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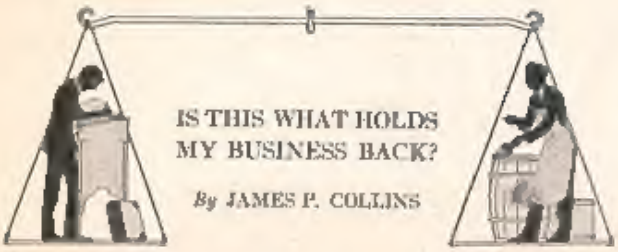
YOUTH CHALLENGES by Clarence B. Kelland



IS THIS WHAT HOLDS MY BUSINESS BACK?

By JAMES P. COLLINS

IN a certain town, some years ago, they built a fifty-thousand-dollar monument, and dedicated it to—hasty boosting. While they were raising the money and erecting this monument, they thought they were promoting a factory. Some of the business leaders got together and decided to have a new factory, and made a contract with a man who agreed to start manufacturing if the town would provide a building. The building was provided, and stands as a monument to-day. It has never been occupied. The man died before his contract could be fulfilled.

But it was worth the money to that town. For it taught them that factories do not always come from outside, nor are they built big all at once. On the contrary, they grow, and right at home there are often many little factories sprouting; and if these are watched and cultivated, they develop into better industries for the town than can usually be brought from other places.

That town now has an organization of business men who cultivate growing home enterprises.

Here is Johnny Smith, formerly a clerk, who has put his savings into a little retail store. Johnny is a good merchant and a careful buyer, and keeps his stock turning. But his store doesn't pay, because he has no knack at credits and trusts people too freely. The business men's organization includes good credit men. They look into Johnny's enterprise, find out what is holding it back, and fit him up with a better credit system. They teach him to say "No!" and to weed out the worthless charge customers, and to make prompt collections. Perhaps Johnny has a clerk who can be trained in credit work. When that detail is set right, Johnny grows.

Again, there is William Jennings, who came to the town for his health, and spent a winter observing. Having a knowledge of manufacturing, he invented a specialty that can be sold locally at a profit, and is making it in a couple of rooms. Jennings is thoroughly capable as a factory man, but he doesn't understand salesmanship, and so fails to get his product placed with jobbers and retailers in surrounding territory. In the business men's organization there are plenty of sales managers—fellows who can straighten out this end of Jennings' business and bring it up to his manufacturing efficiency. When they do that, Jennings grows.

It is the same with advertising, banking, buying, and all the other basic elements of business. There are in the community men with expert knowledge along each line, while most new local enterprises are apt to be starved in some way for special knowledge. By quietly looking after these matters, the business men are building their town in a way that would not be possible by noisy boosting.

Many causes are given for business failure—lack of capital, lack of experience, lack of this and that.

The true cause in most cases, and particularly with young business enterprises, is just lack of balance.

No one man can be proficient in them all.

The average business enterprise is started by one or two men who are trained in a single kind of work—management, buying, accounting, selling.

A grocery salesman, tired of the road, bought a promising little candy factory with an established trade in package goods, distributed through drug stores in several States. With a system for delivering goods every few days to keep them fresh, and with his knowledge of selling, he soon had the turn-over increasing at the rate of one hundred per cent. yearly. But, no matter how he built up sales, there was no corresponding increase in profits. In the third year, despite the fact that his output doubled, the profits grew hardly ten per cent.

A relative died, leaving a widow to support herself and three children; and the salesman solved her problem by giving her a job in the factory. She went to work with a fresh eye and a housekeeper's watchfulness, and in a little while began to uncover items of waste which not only explained the lack of profit, but that made one wonder how the business survived at all.

Raw materials were bought without system, stored carelessly, permitted to spoil, and used in the factory without accounting records, so that theft was easy. Workers came late, and loafed on the job. Authority was divided and discipline lax. In six months the widow was running the plant, and made a fine factory superintendent; and then the business paid good profits, because the missing balance wheel had been supplied.

JUST the opposite situation existed in a factory owned by a man whose whole ability was along production lines. He turned out two hundred thousand dollars' worth of goods yearly, at a gross profit of fifteen per cent, and a selling cost of twenty-five per cent. The plant was capable of double that output, and the additional two hundred thousand dollars' worth of stuff could have been made at a great reduction in cost, owing to decrease of overhead expense as the output increased. This manufacturer found a partner trained in sales work and distribution, and, by putting an additional fifteen per cent into the sales expenditure for a few months, the full capacity of the factory was utilized, a wider outlet secured, and the percentage of profit increased on the whole production.

Lack of balance in the different kinds of ability needed for a successful business is responsible for more troubles and failures than any other single cause. If an enterprise is running wrong, probably it is just running wild for lack of a balance wheel. Find out what sort of governor is needed, and add it to the machinery.

A Knowledge of Beans

He was bashful and awkward, and nobody gave him credit for knowing much of anything.

But *he knew beans.*

And on that knowledge he laid the foundation for a very satisfactory success.

It's a short story by Freeman Tilden: the kind of a story we like, because it has a real idea behind it, and a very practical kind of inspiration hidden in it.

Next week!

Are You Worthy to Receive Letters Like These

BETTER editorials than I or any other editor can write are being written by the young men who, for an ideal, are giving their lives in France.

I want to quote to you one or two letters from an article published in the *Atlantic Monthly*. The writers were all of them boys under twenty-one: all of them are dead.

Just care-free, more or less thoughtless boys—before the war: but transformed by the war into men of soul and vision. Men who could write letters like these:

From Alfred Eugene Cazalis, who gave up his life at nineteen:

More and more, in the face of all those who have struggled and fallen, in the presence of the mighty effort which has been made, my thoughts turn to the France of to-morrow—to the divine France which is *bound* to be. I could not fight on if I did not hope for the birth of that France, so richly deserving that men should kill one another to die for her sake. . . .

It is not for death I would prepare myself, but for life. For life eternal, no doubt, but for the more immediate matter of earthly life as well. When war is over and I go home, I must be a changed being. I shall have no right to be as I formerly was—or the lesson will all have been in vain. Through the war mankind must be reborn, and is it not our duty to be reborn first of all? . . .

A grave moment is at hand. There is to be a buyonet charge. If I do not come back, one thing only I ask: may the tiny flame of consecrated forces which was in me descend upon those whom I loved and who loved me—upon all my comrades in faith and in toil. . . .

A few days later, side by side with his lieutenant in a buyonet charge, he died.

Jean Rival, nineteen years old, wrote this letter to a young kinswoman:

I feel within me such an intensity of life, such a need of loving and of being loved, of unfolding, of admiring, of drawing joyous breaths, that I can not believe that death will lay hands on me. And yet, I know well that commanding a section is deadly perilous. . . . If death should be my lot, I count on you, dear J—, to console my parents. You must tell them that I died facing the enemy, protecting France with my body, and that they did not bring their son to his twentieth year in vain, since they have given our country one more defender. Tell them that my blood has not flowed for nothing, and that the countless tragic sacrifices of individual lives will save the life of France.

And this, the day before he died:

Dear J—: To-morrow at dawn we shall charge the German lines. The attack will probably finish me. On the evening before this great day, which may be my last, I remind you of your promise. Keep up my mother's courage. For a week or more she will receive no news. Tell her that when an advance is at hand no soldier can write to his loved ones; he must content himself with thinking about them. And if time goes by and she hears nothing of me, let her live in hope; keep up her courage. Then, if you learn at last that I have fallen on the field of honor, let your heart speak those words that will bring her solace.

This morning I attended mass and took communion some metres back from the trenches. If I die, I shall die as a Christian and a Frenchman. . . .

God guard me to the very end. But if my blood is needed for our triumph—Thy will be done, O Lord.

I pity the man or woman who can read a letter like that without a tightening of the throat, a stirring deep inside his or her spiritual self.

Our own boys will be writing such letters six months from now. We will find it difficult to recognize the writers as the same happy-go-lucky youngsters whom we knew at home. War will have lifted them out of themselves, have created in them a sense of the great realities of life that will astonish us.

Are we, who stay behind, to be swept also by this purifying fire? Will the war which transforms the hearts of the men who fight it, cleanse also the hearts of those who stay behind?

Will this nation, which has so completely given itself to materialism in the past few years, now make itself worthy of the devotion of those who are about to lay down their lives for it?

This is a question for every individual man and woman to answer for himself.

What can I do to lift my own life to a higher level than it has ever reached before?

What can I do to make the real America correspond to the ideal of America which her sons will carry with them when they follow their captains "over the top"?

Bruce Barton, Editor.

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"Lightener granted. That's what interests most of 'em—getting out after the whistle blows.' 'Dad!' remonstrated Hilda. 'What was it interested you then, Mr. Foote?' . . .

. . . 'The men,' said Bonbright, — 'that great mob of men pouring out of the gates and filling the street. They seemed to stand for the business more than all the buildings full of machinery.'

Youth Challenges

By CLARENCE BUDINGTON KELLAND

Illustrations by Lucius W. Hitchcock

BONBRIGHT FOOTE VI arose and stood behind the long table that served him as a desk, and extended his hand across it. His bearing was that of a man taking a leading part in an event of historic importance.

"My son," said he, "it gratifies me to welcome you to your place in this firm." Then he smiled. When Bonbright Foote VI smiled, it was as if he said to himself, "To smile, one must do thus and so with the features," and then systematically put into practice his instructions. It was a cultured smile—one that could have been smiled only by a gentleman conscious of generations of correct antecedents. It was an aristocratic smile. On the whole, it was not unpleasant, though so excellently and formally done.

"Thank you, father," replied Bonbright Foote VII, "I hope I shall be of some use to you."

"Your office is ready for you," said his father, stepping to a door, which he unlocked with the gravity of a man laying a cornerstone.

"This door," he went on, "has not been opened since I took my place at the head of the business—since I moved from the desk you are to occupy to the one in this room. It will not be closed again until the time arrives for you to assume command. We have—we Footes—always regarded this open door as a patent token of partnership between father and son."

Young Foote was well acquainted with this—as a piece of his family's regalia. He knew he was about to enter and to labor in the office of the heir apparent, a room that had been tenantless since the death of his grandfather and the consequent coronation of his father.

Such was the custom. For twelve years that office had been closed and waiting. None had ventured into it, except a janitor, whose weekly dustings and cleanings had been performed with scrupulous care. He knew that Bonbright Foote VI had occupied the room for seventeen years. Before that it had stood vacant eleven years, waiting for Bonbright Foote VI to reach such age and attainments as were essential. Young Foote realized that upon the death of his father the office would be closed again until *his* son, Bonbright Foote VIII, should be equipped by time, and the university founded by John Harvard, to enter as *he* was entering to-day.

So the thing had been done since the first Bonbright Foote invented Bonbright Foote II with dignities and powers.

FATHER and son entered the long-closed office—a large, indeed, a stately room. It contained the same mahogany table at which Bonbright Foote II had worked—the same chairs, the same fittings. The same pictures hung on the walls that had been the property of the first Crown Prince of the Foote dynasty. It was not a bright place, suggestive of liveliness or gayety, but it was decorously inviting—a place in which one could work with comfort and satisfaction.

"Let me see you at your desk," said the father, smiling again. "I have looked forward to seeing you there, just as you will look forward to seeing *your* son there."

Bonbright sat down, wondering if his father had felt oppressed as *he* felt oppressed at this moment. He had a feeling of stepping from one existence into another,—almost of stepping from one body, one identity, to another. When he sat at that desk, he would be taking up, not his own career, but the career of the entity who had occupied this office through generations, and would occupy it in perpetual succession.

Vaguely he began to miss something. The sensation was the same as that felt by one who, accustomed to wear a finger ring, forgets to put it on one morning. Bonbright did not know what he felt the lack of. It was his identity.

"For the next month or so," said his father, "about all you can hope to do is to become acquainted with the plant and with our methods. Rangar will always be at your disposal to explain or to give you desired information. I think it would be well if he were to conduct you through the

plant; it will give you a basis to work from."

"The plant is still growing, I see," said Bonbright. "It seems as if a new building were being put up every time I come home."

"Yes, growing past the prophecy of any of our predecessors," said his father. He paused. "I am not certain," he said, as one who asks a question of his inner self, "but I would have preferred a slower, more conservative growth."

"The automobile has done it of course."

"Axles," said his father, with a hint of distaste. "The manufacturing of rear axles has overshadowed everything else. We retain as much of the old business—the manufacturing of machinery—as ever. Indeed, *that* branch has shown a healthy growth. But axles! A mushroom that has overgrown us in a night."

It was apparent that Bonbright Foote VI did not approve of axles, as it was a known fact that he frowned upon automobiles. He would not own one of them. They were too new, too blatant. His stables were still stables. His coachman had not been transmuted into a chauffeur.

"Yes—yes," he said slowly, with satisfaction; "it is good to have you in the business, son. It's a satisfaction to see you sitting there. Now we must look about to find a suitable girl for you to marry. We must begin to think about Bonbright Foote VIII."

There was no smile as he said this; the observation was made in sober earnest. Bonbright saw that, just as his ancestors looked to him to carry on the business, so they looked to him to produce, with all convenient despatch, a male successor to himself. It was, so to speak, an important feature of his job.

"I'll send in Rangar," said his father, not waiting for Bonbright to reply to the last suggestion; and he walked, with long-legged dignity, out of the room.

YOUNG BONBRIGHT rested his chin on his palm and stared gloomily at the wall. He felt bound and helpless; he saw himself surrounded by firm and dignified shades of departed Bonbright Footes whose collective wills compelled him to this or prohibited that course of action.

Rangar, his father's secretary, and the man who stood as a shield between Bonbright Foote VI and unpleasant contacts with his business and the world's business, entered. Rangar was a capable man, whose place as secretary to the head of the business did not measure his importance in the organization. Another man of his abilities and opportunity and position would have carried the title of general manager or vice president—something respect-carrying. As for Rangar, he was content. He drew the salary that would have accompanied those other titles, possessed in an indirect sort of way the authority, and yet managed to remain disentangled from the responsibilities. Had he suddenly vanished, the elder Foote would have been left suspended in rarified heights between heaven and his business, lacking direct contact with the mills and machine shops and foundries—yet, doubtless, would have been unable to realize that the loss of Rangar had left him so. Rangar was a competent, efficient man, if peculiar in his ambitions.

"Your father," he said, "has asked me to show you through the plant."

"Thank you—yes," said Bonbright, rising.

They went out, passing from the old, the family, wing of the office building, into the larger, newer general offices made necessary by the vastly increased business of the firm. Here, in a huge room, were bookkeepers, stenographers, clerks, filing cabinets, desks, typewriters—with several cubicles glassed off for the more important employees and minor executives.

Bonbright looked about the busy room, conscious that he was being covertly studied by every occupant of it. It made him uncomfortable, uneasy.

"Let's go on into the shops," he said impatiently.

They turned, and encountered in the aisle a girl with a stenographer's notebook in her hand—indeed, Bonbright all but stepped on her. She was a slight, tiny thing, not thin, but small. Her eyes met Bonbright's eyes, and she grinned. No other word can describe it. It was not an impertinent grin, nor a familiar grin, nor a common grin. It was spontaneous, unstudied—it lay at the opposite end of the scale from Bonbright Foote VI's smile. Somehow, the flash of it confronted Bonbright. His sensations responded to it. It was a grin that radiated with well wishes for all the world. Bonbright smiled back awkwardly and bobbed his head as she stepped aside for him to pass.

"What a grin!" he said presently.

"Oh," said Rangar, "Yes—to be sure. The girl with the grin—that's what they call her in the office. She's always doing it. Your father hasn't noticed. I hope he doesn't, for I'm sure he wouldn't like it.

"The business has done wonders these last five years," went on Rangar. "Five years ago we employed less than a thousand hands; to-day, we have more than four thousand on the pay-roll. Another few years and we shall have ten thousand."

"Axles!" asked Bonbright mechanically.

"Axles," replied Rangar.

"Father doesn't approve of them—but they must be doing considerable for the family bank account."

Rangar shot a quick glance at the boy, a glance with reproof in it for such a flippancy. Vaguely he had heard that this young man had done things not expected from a Foote—had, for instance, gone in for athletics at the university. It was reported that he had actually allowed himself to be carried once on the shoulders of a cheering mob of students. There were other rumors, also, which did not sit well on the Foote tradition. Rangar wondered if at last a Foote had been born into the family who was not off the old piece of cloth,—who might prove difficult and disappointing. The flippancy indicated it.

"Our inventory," he said severely, "five years ago, showed a trifle over a million dollars. To-day these mills would show a valuation of five millions. The earnings," he added, "have increased in even greater ratio."

"Hum," said Bonbright, his mind already elsewhere. His thought was: "If we've got so blamed much, what's the use piling it up?"

"Her eyes met Bonbright's eyes, and she grinned—not impertinently: it was spontaneous, unstudied."

AT last, a trifle dazed, startled by the vastness of the domain to which he was heir apparent, Bonbright returned to the aloof quiet of his historic room.

"I've a lot to learn," he told Rangar.

"It will grow on you. By the way, you will need a secretary." (The Footes had secretaries, not stenographers.) "Shall I select one for you?"

"Yes," said Bonbright without interest; then he looked up quickly. "No," he said; "I've selected my own. That girl—the one who grinned—is competent?"

"Yes, indeed. But—a girl! It has been the custom for the members of the firm to employ only men."

Bonbright looked steadily at Rangar a moment, then said:

"Please have that girl notified at once that she is to be my secretary."

"Yes, sir," said Rangar.

The boy was going to prove difficult. He had a will.

"Anything more, Mr. Foote?"

"Thank you, no," said Bonbright, and Rangar said good afternoon and disappeared.

The boy rested his chin on his hand again, and reflected gloomily. He hunched up his shoulders and sighed. "Anyhow," he said to himself, "I'll have somebody around me who is human."

THE shutting-down whistle aroused him. He walked out through the rapidly emptying office to the street; and there he stood, interested by the spectacle of the army that poured out of the employees' entrances. It was an inundation of men flooding the street from sidewalk to sidewalk. It jostled and joked and scuffled, sweating, grimy, each unit of it eager to board waiting, overcrowded street-cars where acute discomfort would be suffered until distant destinations were reached. Somehow, the sight of that surging, rousing stream of humanity impressed Bonbright with the magnitude of Bonbright Foote, Incorporated, even more than the circuit of the immense plant had done.

He turned, to be carried on by the current. Presently it was choked. A stagnant pool of humanity formed around some center, pressing toward it curiously. This center was a tiny park about which the street divided; and in the center was a man standing on a barrel, by the side of a sign painted on cloth. The man was speaking in a loud, clear voice which made itself perfectly audible to Bonbright, on the extreme edge of the mass.

"You are helpless as individuals," the man was saying. "If one of you has a grievance, what can he do? Nothing. You are a flock of sheep. If *all* of you have a grievance, what can you do? You are still a pack of sheep. Bonbright Foote, Incorporated, owns you, body and soul. Suppose this Foote, who does you the favor to let you earn millions for him—suppose he wants to buy his wife a diamond necklace? What's to prevent him lowering your wages next week to pay for it? You couldn't stop him! Why can an army beat a mob of double its numbers? Because the army is *organized!* Because the army fights as one man for one object! You are a mob. Capital is organized against you. How can you hope to defend yourselves? How can you force a betterment of your conditions, of your wage? By becoming an army—a labor army! By organizing. That's why I'm here, sent by the National Federation—to organize you. To show you how to resist! To teach you how to make yourselves irresistible!"

There were shouts and cheers that blotted out the speaker's words.

Half a dozen feet away Bonbright saw the girl with the grin—not grinning now, but tense, pale, listening with her soul in her eyes and with the light of enthusiasm glowing beside it.

He walked to her side, touched her shoulder. It was unpremeditated—something beside his own will had urged him to speak to her.

"I don't understand it," he said unsteadily.

"Your class never does," she replied—not sharply, not as a retort, but merely as one states a fact to give enlightenment.

"My class? Do you—are you for this sort of thing?"

"My father," she said, "was killed leading the strikers at Homestead. The unions educated me."

"You understand what this is all about?" he said. "I shall want to ask you about it. Perhaps you know the man who is speaking?"

"He boards with my mother," said she.

Bonbright turned and looked at the speaker with curiosity awakened as to the man's personality. The man was young—under thirty, and handsome in a dark, curly-haired, quasi-foreign manner.

Bonbright turned his eyes from the man to the girl at his side, "He looks—" said Bonbright.

"How?" she asked, when it was apparent that he was not going to finish.

"As if," he said musingly, "he wouldn't be the man to call on for a line smash in the last quarter of a tough game."

Suddenly the man's speech came to an end, and the crowd poured on.

"Good night," said the girl. "I must find Mr. Dulac. I promised I would walk home with him."

"Good night," said Bonbright. "His name is Dulac?"

"Yes."

"Miss—" said he, and paused. "I don't know your name."

"Frazer," she supplied.

"Miss Frazer, I should like to meet this Dulac. Would you be willing?"

She considered. It was an unusual request in unusual circumstances; but why not? She looked up into his boyish face and smiled. "Why not?" she said aloud.

THEY pressed forward through the crowd until they reached Dulac, standing beside his barrel, surrounded by a little knot of men. He saw the girl approaching, and lifted his hand in acknowledgment of her presence. Presently he came to her, casting a careless glance at Bonbright.

"Mr. Dulac," she said, "Mr. Foote has been listening to your speech. He wants to meet you."

"Foote!" said Dulac. "Not—"

"Mr. Bonbright Foote," said the girl.

Evidently the man was nonplussed. He stared at Bonbright, who extended his hand. Dulac looked at it, took it mechanically.

"I heard what you were saying, Mr. Dulac," said Bonbright. "I had never heard anything like it before—so I wanted to meet you."

THE MELTING POT

In Which the New Books and Magazines are Boiled Down to Give You Fifteen Minutes of Health, Efficiency, Travel, Biography, and Adventure

WHAT ARE YOU DOING FOR YOUR TOWN?

Photograph by Edith H. Watson

There are people in this little fishing town who wouldn't live in Pittsburgh, even if they had a chance to work in the steel mills. Little white houses with hollyhocks behind, and streets that chase each other round and round, satisfy their idea of what a town should be.

IF YOU live in a small growing town, get together with the other men and women in your community, and see if, before it is too late, you can't work out an orderly plan for your little town to grow by. Otherwise, before you know it, unsightly factories will have taken up all your best park sites; flimsy, unsanitary buildings, put up because there was no proper building code, will start fires and epidemics, as well as disfigure your streets; and badly planned sewer and water systems will cost the tax-payers thousands of dollars to straighten out later on.

"Like an individual, a town or city is judged by the appearance it makes," says the writer of *Town Planning for Small Communities* (D. Appleton & Company). "If the general effect is that of a well-ordered, self-respecting, beauty-loving community, every traveler is unconsciously transformed into a medium for spreading the fame of the town as a place in which to live and rear a family."

America has been notorious in the past for the indifference with which her great cities have allowed themselves to be defaced by private corporations. Chicago's lake front may some day be a park as beautiful as that of any city in the world; but today rows of freight-cars stretch between the water and the city's finest boulevard. Foresight and cooperation would have secured the land along the Hudson to the citizens of New York.

In foreign cities the most beautiful places have been made sacred to the people. In this country the small towns still have a chance to make this their tradition.

WHEN PULLMAN INVENTED HIS CAR

EVERY new invention seems so simple, after it has been accomplished, we wonder that it was never thought of long before. And, in most instances, it probably *was* thought of many times by many different people.

It requires more than thought, however, to make a new invention succeed: it requires usually a man who is willing to risk all the money he has in the world.

George M. Pullman was born in the little town of Brockton, New York, and, after working for a while in a country store, found his way to Chicago and into the contracting business. It was on this journey, says Joseph Husband in *The Story of the Pullman Car* (McClurg), that he first experienced the hardships of night travel.

He went to Bloomington, and there engaged a cabinet-maker to remodel the Chicago and Alton cars. They were finished up at last, and started on their first run.

"I remember, on the first night, I had to compel the passengers to take their boots off before they got into the berths," says the man who acted as the first Pullman conductor. "The first month of business was very poor. People had been in the habit of sitting up all night in the straight-back seats, and they did not think much of trying to sleep while traveling.

"The car was a primitive thing. Besides being lighted by candles, it was heated by a stove at each end of the car. There were no carpets on the floor; no sheets: the upper berth was suspended from the ceiling of the car by ropes and pulleys attached to each of the four corners of the berth. There was a very small tin washbasin at each end of the car. The water for the wash-basin came from the drinking can, which had a faucet so people could get a drink."

So few people took advantage of the "comforts" of this first car that the conductor was discharged at the end of his first month, and a brakeman intrusted with the responsibility of making up the berths. "It will never pay," said the wise ones. "It can't be done."

But Pullman, who had put only a couple of thousand dollars into the first car, now determined to invest his entire capital in another one, which should be more splendid than anything that ever had traveled on rails. Fully equipped and ready for service, this car—the Pioneer, as it was named—represented an investment of $20,178.14.

It was unbelievably luxurious, according to the standards of the time; moreover, it was so wide that it could not run on the ordinary narrow-gauge track which was then the rule. Yet Pullman believed in his dream. The car into which he had put all his little fortune became so popular that hundreds like it were required, and later thousands; and the gauge of American railroads was changed and standardized so that Pullman cars might be transferred from one road to another, and the sleep of the passengers be undisturbed.

HOW WOMAN WAS CREATED

IN the beginning, when Twashtri (the Hindu Creator) came to the creation of woman, he found that he had exhausted his materials in the creation of man, and that no solid elements were left. In this dilemma he did as follows:

He took the roundness of the moon, and the curves of creepers, and the clinging of tendrils, and the trembling of grass, and the slenderness of the reed, and the bloom of flowers, and the lightness of leaves, and the tapering of the elephant's trunk, and the glances of deer, and the clustering of bees, and the gaiety of sunbeams, and the weeping of clouds, and the fickleness of the winds, and the timidity of the hare, and the vanity of the peacock, and the softness of the parrot's bosom, and the hardness of adamant, and the sweetness of honey, and the cruelty of the tiger, and the warm glow of fire, and the coldness of snow, and the chattering of jays, and the cooing of the cuckoo, and the hypocrisy of the crane, and the fidelity of the drake, and, compounding all these together, he made woman, and gave her to man.

But, after one week, man came to him and said: "Lord, this creature that you have given me makes my life miserable. She chatters incessantly, and teases me beyond endurance, never leaving me alone; and she requires incessant attention, and takes all my time up, and cries about nothing, and is always idle. And so I have come to give her back again, as I can not live with her."

So Twashtri said, "Very well," and he took her back.

Then, after another week, man came again to him and said: "Lord, I find that my life is very lonely since I gave you back that creature. I remember how she used to dance and sing to me, and look at me out of the corner of her eye, and play with me, and cling to me; and her laughter was music, and she was beautiful to look at, and soft to touch: so give her back to me again."

So Twashtri said, "Very well," and gave her back again.

Then, after only three days, man came back to him again and said: "Lord, I know not how it is, but, after all, I have come to the conclusion that she is more of a trouble than a pleasure to me: so please do take her back again."

But Twashtri said: "Out upon you! Be off! I will have no more of this. You must manage how you can." Then man said: "But I can not live with her."

And Twashtri replied: "Neither could you live without her."

And he turned his back on man and went on with his work. Then man said: "What is to be done? For I can not live either with or without her!"

(From "A Digit of the Moon," by F. W. Bain.)

THE GIPSY GIRL

By RALPH HODGSON

"COME, try your skill, kind gentlemen,
A penny for three tries!"
Some threw and lost, some threw and won
A ten-a-penny prize.

She was a tawny gipsy girl,
A girl of twenty years.
I liked her for the lumps of gold
That jingled from her ears;

I liked the flaring yellow scarf
Round loose about her throat;
I liked her showy purple gown
And flashy velvet coat.

A man came up, too loose of tongue,
And said no good to her.
She did not blush, as Saxons do,
Or turn upon the cur:

She fawned and whined, "Sweet gentleman,
A penny for three tries!"—
But, oh, the den of wild things in
The darkness of her eyes!

(From the collection published by The Macmillan Company.)

IMPORTANT TO THOSE WHO MUST DRINK

"TO THE married man who can not get along without his drink, the following is the solution," writes Elmer F. Hoover to the *Medical World*:

1. Start a saloon in your own home.

2. You be the only customer. You will have no license to pay.

3. Give your wife two dollars to buy a gallon of whisky, and remember there are 96 drinks in a gallon.

4. Buy your drinks from your wife only, and by the time the first gallon is gone she will have $7.60 to put in the bank and $2 to start in business again.

5. Should you live ten years and continue to buy booze from her, then die with snakes in your boots, she will have money enough to give you a respectable burial, educate your children, buy a house and lot, and marry a decent man.

BOOKS WORTH SENDING FOR

ANY of the following books may be secured by sending a money order to the Superintendent of Public Documents (mentioning the department indicated), Washington, D. C.

ASPHYXIATION FROM BLAST-FURNACE GAS. Discusses nature and causes of this kind of asphyxiation, and suggests safeguards and precautions. (Bureau of Mines, Technical Paper 106.) Price, 15 cents.

GARDENING IN ELEMENTARY CITY SCHOOLS. (Bureau of Education, Bulletin, 1916, No. 40.) Price, 15 cents.

LIST OF REFERENCES ON PLAY AND PLAYGROUNDS. (Bureau of Education publication.) Free.

PHYSICAL AND CHEMICAL PROPERTIES OF GASOLENES SOLD THROUGHOUT THE UNITED STATES DURING 1915. (Bureau of Mines, Technical Paper 163.) Price 10 cents.

THE MOST FAMOUS ESCAPE OF THE CIVIL WAR

"Suffocating, fainting, he beat his fists against the roof of the tunnel. The crust gave way, and a flood of light and a volume of cool, delicious air poured over him."

PRISONERS in the present war suffer hardships enough, but most of them have at least the benefit of fresh air. Captives in the famous old Libby Prison never got a breath of outdoor life from the time they were jailed until they were given or gained their liberty. Desperate attempts to escape were made by some of the prisoners. The most daring of these was Colonel Rose's celebrated tunnel escape on the night of February 9, 1864.

"I was one of the 109 Union officers who passed through the tunnel, and one of the ill-fated 48 that were retaken," writes Frank E. Moran in *Famous Adventures and Prison Escapes of the Civil War.* (Century Company.)

Colonel Rose and Major Hamilton, from the time they were captured, thought of nothing, studied nothing, but means of escape. Both decided that the only way was out of the cellar, but, as prisoners were not allowed even on the ground floor, they had first to make a way to their starting-place. With a penknife and an old chisel, they cut the bricks out of the fireplace in the upper story. The work had to be done between ten at night and four in the morning. Every dawn, when the sentinel's call sounded a warning that the great prison would soon be astir, they replaced the bricks they had cut out during the night and threw soot over the cracks. At last they had a hole large enough to lower a man into the cellar, which was known as Rat Hell.

Once in Rat Hell, the air was so bad that, while Rose dug, Hamilton had to fan him. Even the candle went out in the foul atmosphere. Hamilton could not fan, guard, and at the same time drag out the earth Rose was digging, so more men were taken into the secret.

With old penknifes and caseknives, hacked into saws, they cut through tremendous logs, trying to get into a great sewer that must open into the canal. Their feeble tools wore out. Most of the men fell ill from the foul stench. They toiled in silence and darkness that made the work still more monotonous in the horrible pit. As the tunnel grew, it became harder to fan air to the digger from the cellar—air that was itself bad enough to sicken a sane man.

Danger was unremitting. Every man had to be in his place at roll-call in the morning. Finally the tunnel was dug to a point beyond the sentry's beat, just above the canal. At midnight of February 8th, after seventeen nights of work on this particular tunnel and months of work on other attempted ones, Colonel Rose, with his worn-out tools, struck a point that he knew must be safe. Suffocating, fainting, he beat his fists against the earthy roof.

"Blessed boon!" says the writer. "The crust gave way, and the loosened earth showered upon his dripping face, purple with agony. His famished eye caught sight of a radiant star in the blue vault above him. A flood of light and a volume of cool, delicious air poured over him. At that instant the sentinel's cry rang out like a prophecy: 'Half-past one, and all's well!'"

He climbed cautiously out to get his bearings, and then back to tell the men that the tunnel was finished. They dared not cheer, but wrung his hand again and again and danced about him with childish joy.

The escape was set for the next night. Each man was to take a friend. At Rat Hell, Colonel Rose feelingly bade the men good-by, entered the tunnel, followed by Hamilton and the rest of the party, and let himself up through the hole in the crust he had broken the night before. Stepping out on the sidewalk, as soon as the nearest sentinel's back was turned, he walked briskly down the street. Others followed and disappeared.

But back in the prison news of the tunnel had flashed among the thousand prisoners. A frenzied crowd fought for the hole in the fireplace that led to Rat Hell and the tunnel.

"We found several hundred men struggling to be first at the opening," says the writer, who was awakened by the news. "We took our places behind them, and soon two hundred more closed us tightly in the mass. The room was pitch-dark, and the sentinel could be seen through the door-cracks, within a dozen feet of us. The fight for precedence was savage, though no one spoke; but now and then fainting men begged to be released."

Hunger, cold, and ultimate recapture were the lot of many of the men who went through the tunnel. The writer was taken in a swamp and brought back to a dungeon in Libby. Hamilton, after days of fearful exposure, was picked up by friends. Rose, after still worse hardships, saw a party of men in Union clothes, ran joyfully to meet them, and discovered that they were Confederates in disguise. He too was sent back to a cell in Libby until he was exchanged and restored to his regiment.

THE BREAKING DOWN OF DISCIPLINE IN RUSSIA

MANY Russians who were wholeheartedly in sympathy with the revolution had misgivings as to whether the old-time "discipline" was not preferable, from a military standpoint, to the disorganization of a new, untried democracy. But a statement from Kerensky to a reporter of the Boston *Transcript* does a good deal to dispel the myth of that famous discipline. Cruel as the Russian tyrants were in their treatment of the people, their severity accomplished nothing in the way of organization. "Under the old régime, seventy per cent of the munitions blast furnaces were not working because they had no fuel," Kerensky told a reporter of the Boston *Transcript.* "The output of metal for munitions had fallen seventy-five per cent, since the first months of the war. One million men were deserting intermittently each month. Sometimes the army had only two days' food supply. The conditions of our armies could not have been more shocking, more outrageous, more dangerous to the plans of the Entente. Ammunition sent to Russia by England and France and the United States lay rusting in the hillsides around Vladivostock, or spoiling in snow heaps at Kola, Romanoff, and Archangel, while heavy guns were lying idle in artillery parks for want of officers to command them. There was an organization except an intrigue to prevent one."

Now Kerensky can say with assurance: "We have 100 trains a day from our chief bases of supply toward the front, instead of 25 as in the old days. Our staffs have been reconstructed, and the best trained minds are directed toward problems that require brains rather than blue blood. Our munitions plants will be working according to a deliberate system. Our peasants will give us their grain and their money. There are also such things as spirit, self-control, discipline, and sacrifice, and these things will be splendidly attained by the Russian population when the first flush of their freedom has subsided."

Meanwhile, on the other hand, the trans-Siberian Railroad is still miserably managed. Passenger traffic (including that for soldiers) is so restricted that hundreds of troops arriving at and leaving Petrograd are crowded on the roofs of railway cars, crowded into the corridors, and stuffed eight and ten in a single compartment designed for two persons. The bread supply of Petrograd—always an important factor, as it started the revolution—is insufficient, while the country districts are oversupplied with white flour. The munition factories are working overtime, according to the various schedules.

The Russian soldier still lacks discipline, and many of them are still joy-riding on the railroads.

"The Czar had been a bad Czar; but he had been Czar. And now each Russian is his own Czar, and the stupendous knowledge dizzies him."

© International Film Service

America isn't the only country for barefoot boys. Here is General Kornilloff, who rose from the log cabin of a Cossack soldier to be commander of the Slav army in Galicia.

TROUBLES OF A PACIFIST

STAGE MANAGER: The elephant's putting up a very spirited performance to-night.

CARPENTER: Yes-sir. You see, the new hind legs is a discharged soldier, and the front legs is an out-and-out pacifist.

From Punch

GOOD-BY TO THE DIVINING-ROD

ONE of the richest bodies of ore in the world, the Independence, was sold to the Rothschilds for five million pounds in cash, after the owner had taken from it, in the previous five years, no less than four million pounds.

Previous to the discovery of the mine, says Paul Tyner in *Chambers's Journal,* the discoverer had been earning a living as a carpenter in the mines. But a strike had been declared, and he having time on his hands, and having heard "much" about the virtues of the divining-rod, he made for himself one of copper, and went prospecting, with the result that he located the richest "find" in Colorado. Now it so happened that the very expert on whose report the Rothschilds afterwards purchased this property had then recently been over the whole ground, as it was said, with a fine-tooth comb, "and had declared that no foot of it would ever produce anything but a low-grade ore, hardly worth mining and milling."

This is only one of hundreds of cases in which the "divining-rod," in the hands of those who are supposedly gifted in its use, and are popularly termed "witcheers," has apparently led the way to discoveries of mines of ore or coal or wells of water.

Many well informed mining men persist in believing in the uncanny properties of the rod; but Arthur J. Ellis of the United States Geological Survey, having undertaken an exhaustive examination of the subject, comes to the conclusion that such belief must be relegated to the realm of superstition.

He cites the case of a land company in New Mexico which drove several artesian wells. When water failed in some of them, the company was reproached for not having retained the services of a famous "water witcher" in that section.

The company then arranged to have the witcher walk over the land while blindfolded. He did so, and in every case hit it wrong, declaring that the dry wells contained water and that the good wells were dry.

Those who have faith in the divining-rod are not likely to give it up, however, even in the face of this official report. Mr. Tyner notes the publication of more than two hundred books on the subject, and mentions among the eminent men who profess some degree of faith in the divining-rod, Mr. Hoover, the engineer, now food controller of the United States; John Hays Hammond, and the late Cecil Rhodes.

A Fortune in the Day's Mail

By FRED C. KELLY

ON a certain Monday, a few months ago, a big Chicago mail-order concern opened its day's mail, and found in it more than a million dollars!

It was the biggest day in the history of the biggest retail enterprise in the world. This concern, receiving its orders entirely by mail, does an annual business three times as large as the world's largest department-store. It takes in nearly $150,000,000 a year—almost as much as the total business of the twenty principal stores in New York. Yet only twenty-one years ago a half interest in the concern was sold for a mere $70,000. And as recently as 1900 the annual business was only $11,000,000.

Imagine a business so large that the mail comes by the wagon-load and is dumped out like so much coal or pig-iron!

I saw a big push-cart heaped high with what looked like about a ton of letters, and inquired if it was the accumulation of several days.

"No," I was told; "that is just the two o'clock mail."

Weighing the Money

WITHIN five minutes after a wagon-load of mail has arrived, it is possible to tell how much money is contained in it. How? Simply by shoving the mail upon a scales and weighing it. That is where the law of averages is of great assistance. With a knowledge of what has happened in the past, it is possible to tell what will happen again—so far as the daily mail is concerned. A certain percentage of the mail will be mere chaff—inquiries of one kind or another, and circulars. But for every pound there will be a certain number of letters containing money orders; and these will average in the neighborhood of $5 apiece.

In this way, the company can tell almost to the penny what the mail has brought, and can adjust itself either for a big rush of order-filling, or for a comparatively light day, as the case may be.

A striking illustration of the possibilities for harnessing the law of averages may be seen in any big newspaper office on election night. When the returns are in from half a dozen representative precincts,—some in the country, others in the city,—a clever political editor can forecast within a few hundred votes of the plurality in his State for the winning candidate. He simply makes comparison with the vote in those precincts in previous years. If one third of the people in two country precincts shift from the Republican to the Democratic column, there is a fair chance that about the same proportion of the voters have changed over in the country voting places yet to be heard from.

Every retail dealer is obliged to depend somewhat on the law of averages. The ready-made clothing dealer knows that there will be a certain number of fat men to be fitted in his establishment for a certain volume of business. If he is selling hats or shoes, he knows in advance what percentage of his customers will require a certain size.

Romance in Mail Orders

TO get back to our stack of mail orders—this largest retail concern in the world gets not only an extremely profitable mail each day, but one subtly full of romance. It has, so it seems to me, the most romantic business in the world. I would almost be half willing to give a year of my life if the late O. Henry could have taken the year and spent it in a mail-order house.

For instance, I picked up, at random, two or three order blanks that had just arrived on the two o'clock mail. One was from a woman on an R. F. D. route in South Dakota, who ordered a lot of diminutive finery of the kind one buys in anticipation of one's first baby. There was a precision about the handwriting, and an elusive something to be read between the lines, that indicated that this was to be not only a first baby, but one that should have the best that the meager means of the parents could afford. The girl who copied the order wore a modest little engagement ring. I wondered if, in the rush of the day's task, she had time to feel a flash of sisterly warmth for the buyer out on the R. F. D. in South Dakota.

I looked at another order. It was from a man in Chillicothe, Ohio, who was buying himself a churn and a set of boxing gloves! Still another order, written in a dainty hand, was from a girl in an obscure Indiana village, who ordered a number of staple articles: a bolt of gingham, a skein of yarn, and similar odds and ends—and one pair of pink silk hosiery for $1. That $1 for pink silk stockings—to be used, let us assume, only for parties, and occasionally on Sunday—was her one little burst of extravagance, her one grasp after that which is beautiful rather than merely useful.

I found myself picturing this girl as a kind of backwoods C[illegible]ella, blooming unnoticed, but full [illegible]animal spirits, and needing only the right sort of clothes to convert her into the kind of creature who would be a ballroom sensation.

Nothing Wasted in This Plant

LETTERS coming in by the wagon-load require an elaborately and ingeniously worked out system for handling. The mere opening of the envelops, if it had to be done by hand, would swamp an ordinary office force. So necessity led to the invention of a letter-opening machine, which clips a bit of an edge off each envelop so rapidly that the letters go through the machine like a continuous white streak. And not a particle of the excelsior-like stack of paper from the edges of the envelops is thrown away. Along with all other waste paper from the big plant, it is carried to another building and made into wall-paper.

This company does not keep permanent files of its correspondence. To do so would require so much filing space that the cost would be prohibitive. After a certain number of weeks, it sends the mass of routine correspondence to the wall-paper factory. Occasionally a situation arises where it would be advantageous to have kept the files for a longer period; but the advantages would not be enough to justify the great expense. The company knows almost to the minute just how long it pays to keep correspondence on file.

As soon as an order is re-copied on separate slips for distribution to different departments, it is classified as to various details, by States. For this work there are special typewriting machines, each key having, instead of a letter, the name of a State of the Union. At the end of a month, or at the end of a year, the company can tell just where its business is most profitable in a given line of merchandise. It may find that it is not selling so many shoes in one State as formerly—and this is certain to mean an investigation.

The company knows just how many orders it gets, on the average, from each catalogue sent into a State, and it also knows which States excel in the average size of orders. For example, in one State the average order per catalogue is only about $2.50; in another State it is more than $6. All other things being equal, States nearer the main plant send in more and larger orders than those farther away. And the reason is believed to be due partly to an odd phase of human nature: When a man orders an article, even though he doesn't need it right away, he likes to have it arrive exactly when he thinks it will arrive. If he lives comparatively close to the shipping point, there is little chance of delay; while for every day's journey distant, especially for articles sent by freight, the possibilities of delay increase.

Some time ago it was noted that, while there was a big increase in the sale of shoes in a certain territory, there was only a scanty increase in the orders for ready-made clothing. Part of this, of course, could be accounted for by the fact that shoes wear out more rapidly than clothing. A farmer may buy a suit of clothes, wear it only on Sundays, and make it do for several years; but he must wear shoes right along. Another factor, however, proved to be that merchants in many small towns and villages were doing a mail-order business themselves. Unable to carry a large line of clothing in stock, they carried samples, took a man's measure, and sent the order off to the factory. These same merchants might have carried a sample line of shoes and various other articles, and ordered them to meet customers' needs; but it appeared that nobody had thought of that.

How Bad Weather Helps the Mail-Order Business

THE company's records would show an interesting relation between orders and weather conditions. This is of no particular consequence on the whole, for when it is raining in one State the sun is shining somewhere else. But here is the funny thing: Rainy days boost the mail-order business. Because people living in the country—and they form an important percentage of mail customers—have less work to do on rainy days. They are obliged to remain indoors, and they drive away dull care by reading the mail-order catalogue.

People average up so much alike that it is possible to have circular letter replies ready for almost every kind of inquiry that may come in. Where an individual reply is necessary, it usually consists of a specially prepared paragraph added to a regular form. These letters are rapidly turned out on special automatic typewriters operated by means of a perforated roll, much like the music roll on a piano-player. Each roll contains a form letter. All the girl operator has to do is to stop the machine occasionally, and insert, by hand, a paragraph to meet individual inquiries.

Wherever possible in this big plant, ingenious mechanical devices are made to take the place of the human brain—as well as do the work of human hands and feet. For example, each order slip is fed into an alphabetical slot, from which it later drops automatically upon the desk of a girl—one of about an acre of other girls doing the same thing—whose task it is to look up facts about the customer in a card index. The company has some 6,000,000 names on its mailing lists. Fewer than 150,000 of these have black marks against them for breaches of business etiquette.

Surprisingly few footsteps are required for assembling goods for shipment—even though an average day's output is from sixty to seventy car-loads. Extending over the plant is a system of great belts, operated like moving platforms, or the moving stairways one sometimes sees at elevated railway stations. A package is tossed on one of these platforms-like belts and carried toward a big hopper, from which the goods slide down chutes to the shipping department.

One wonders if there is not a lot of motion lost in footsteps in great department-stores. Could not better system and more use of mechanical devices simplify things and reduce the cost of doing business? One recalls, too, the long delays in connection with receiving change or having a package wrapped in a department-store. One reason why customers have small packages delivered, at expense to the store, is not so much because of the annoyance of carrying the packages as because of the long, tedious wait while the package is being wrapped and tied.

Wrapping up goods in a mail-order establishment is accomplished by highly skilled labor. The young man who wraps and ties a bundle not only does his work in the most effective way, but he does it with the fewest possible number of motions. He ties non-slipable knots and he ties them with one hand. Packages are fed to him just rapidly enough for him to be kept busy, though not too busy to do his work well.

No Inefficiency Here

AND right here is one of the great advantages that a mail-order house has over most other retail business enterprises: There is no hour of the working day when every employee is not working at full efficiency. So evenly is the work distributed that no time of any individual is wasted. Everybody has all that he can do all the time—but no more than he can do. Go into a big department-store between eight and ten o'clock in the morning, and the chances are that many clerks are sitting idly behind the counters with little if anything to do, waiting for the real business of the day to begin. Few such stores make any money between eight and ten in the morning. Yet they must be open, for they could not greatly reduce the cost of rent, clerk hire, and other fixed items by beginning the day

two hours later. Some day, doubtless, some imaginative store proprietor will work out a system of shifts by which there will be on hand at every hour of the day just as many clerks as are actually needed.

Managers in this largest retail establishment have learned that there are certain jobs in which women and girls naturally excel, and others where it is better to employ young men and boys. For example, on tasks requiring accuracy and precision, such as weighing and stamping articles for mail, it it better to have women or girls. A mature man might do the work accurately enough, but he would require higher wages. As between boys and girls, girls are more accurate about details. On the other hand, boys excel girls and women at tasks demanding physical dexterity. Ten boys will learn to tie up bundles more rapidly than will the same number of girls.

Neatness, by the way, in the appearance of a package and its contents, has proved to be a big asset to those who sell goods at a distance. One of the reasons why people are disposed to send away for articles that they might obtain at home is the Christmas-tree instinct in mankind—the desire to open a surprise package. For instance, nobody ever grows so old that he gets tired of receiving letters. The element of uncertainty about the contents of a letter makes people sit on the front steps, longing for the approach of the postman. Christmas presents are more desirable when they give a surprise; and not the least of their appeal lies in the neat, attractive way in which they are usually tied up.

One of the big factors in the tremendous growth of this great mail-order enterprise has been the policy of assuming always that the customer is right—even when, as a matter of fact, it is quite obvious that the customer is distinctly wrong.

For example, the company some time ago sold to a man in Minnesota a hay-baling machine. Several months after the sale—after the close of the hay-baling season—the man wrote in, declaring that the baler was unsatisfactory and that he wished to send it back and have his money returned. The company did not believe that there could have been anything wrong with the machine, and they sent a man to investigate. This investigation required a week or two, and cost more than the price of the machine, but it disclosed some interesting facts. The customer had not only used the machine all season, but had rented it out to other farmers for miles around; and it had been thoroughly satisfactory. His only reason for wishing to send back the machine was that he desired to raise a little money.

The company sent him all these facts. They told him just where the machine had been rented, how much hay it had baled at each place, and so on.

"But," the letter added, "while you have proved yourself dishonest, and we are satisfied that our machine was even better than represented, we sell goods with a guaranty that if for any reason a customer is not satisfied with his purchase, we will not only refund his money, but pay the transportation charges both ways. We stand ready to do that in your case, even though we know, and you know, that your claim is a dishonest one."

So the customer shipped back the hay-baler and got his money. That story got spread around, by word of mouth, all over the Northwest. It created more good-will than the company could have bought at ten times the expense of the transaction. Just as a matter of dollars and cents, it paid them to be extremists in fair dealing.

The incident recalls the remark of a drug-store manager. A man had bought a large bottle of some kind of expensive fluid. A minute or two after leaving the store, he stumbled and let the bottle fall, breaking it. He returned, declaring that the neck of the bottle had been cracked and had broken off, thus letting the whole bottle drop to the pavement. The druggist, without a word of protest, filled another bottle and gave it to him, explaining afterward:

"That man was a liar; but why not make capital of his lying, instead of having it used against us? He will go among his friends now and exaggerate how decently we treated him. His lies will be in our behalf. Isn't that better than to have him going about telling lies about our shortcomings?"

The New Business Morality

YET, in spite of incidents like that,—in spite of a few thousand names, on the card-indexes, of persons whose business is not desirable,—the head of the world's largest retail concern is of the opinion that the average man can be trusted. One reason why everybody is becoming more honest, he thinks, is because business houses have set the example. As this great merchant expresses it:

"Not so long ago the general practice in business was to let the buyer look out for his own interests. The man who sold made little or no effort to protect the man who bought. If the buyer was not satisfied with his purchases, if the purchase failed to make good the things claimed for it, even if the purchase was positively dangerous and its use might work an injury, the seller did not concern himself. That was the buyer's look-out.

"But of late years this has changed. There has come into practice very generally a new and more wholesome doctrine of business morality. More and more the man who sells has come to realize that he has a very definite responsibility toward the man who buys, and the seller feels he must meet this responsibility by protecting his customer as fully as he can. He has come to see that it is not enough for him to sell good merchandise and guarantee it to be exactly as he represents it; that it is not enough that he makes that guaranty good, if called on to do so. To-day he knows that his responsibility extends much farther, and, if he is a merchant who respects his calling and his customers, he does not offer for sale any articles of doubtful character, no matter if there be a demand for them. He realizes that, so far as lies in his power, he must guard the best interests of his customers.

"Lastly, under this modern protective policy is a definite contract and agreement that any goods not wholly satisfactory may be returned and the customer fully reimbursed for their cost and any transportation charges paid.

"These are some of the ways in which the far-seeing merchant of to-day safeguards both the interests of his customers and his own reputation. By refusing to sell questionable goods, he sacrifices some of his profits; by taking such extraordinary pains to give his customers the best in the goods he does sell, he undoubtedly spends more of his profits. Yet, in the long run, not only is the general public immensely benefited by these precautions, but the merchant who practises them is himself benefited; for, inevitably, he finds that his fair dealing builds his business on a far stronger basis than he could possibly hope for under any other system.

"I believe the merchant at last has reached the stage where he can say: 'It pays to be honest! I've tried both ways!'"

An Employees' Profit-Sharing Plan

THIS biggest retail house started a sharing scheme about a year ago, on so broad a scale that the increased contentment of its employees may mean even greater efficiency than before.

In brief, the employees who wish to participate in the plan deposit five per cent. of their wages, and the company on its part contributes five per cent. of its profits.

The effect of this, last year, was that for every dollar paid in by an employee there was $1.01 placed to his credit by the company. On this basis, an employee receiving a salary of $20 a week would have, at the end of fifteen years, $3428.45, of which only $1680 would have been paid in by himself.

The benefit of this to the company is twofold. Every employee has a direct interest in the business; and every employee is happier. And there is no greater stimulus to good work than to be entirely surrounded by happy people.

The Abandoned Room

X

(CONCLUDED)

By WADSWORTH CAMP

Illustration by Robert McCaig

STRAIGHTWAY Bobby repented the alarm he had, perhaps, too impulsively given. For the hand protruding from the wall was indeed flesh and blood; and with the knowledge came back his fear for Katherine, conquering his first relief. A sick revulsion swept him.

The door from the corridor crashed open. Rawlins burst through. Graham ran after him. From the private stairway arose the sound of the district attorney's hurrying footsteps.

"What is it? What have you got?" Rawlins shouted.

Graham cried out:

"You're all right, Bobby?"

As Rawlins came hurrying up, he wondered if it wouldn't be the better course to free his prisoner—to cry out, urging an escape.

Already it was too late. The detective and Graham had seen, and clearly they had no doubt that he held the person who was responsible for two brutal murders.

"Looks like a lady's hand," Rawlins called. "Don't let go, young fellow."

He unlocked the door to the private stairway. Graham and he dashed out. In Bobby's uncertain grasp the hand twitched.

Robinson's voice reached him through the opening:

"Let go, Mr. Blackburn. You've caught the beast with the goods."

Bobby freed the slender fingers. He saw them vanish through the opening. He left the bed, and reluctantly approached the door to the private hall. Excited phrases roared in his ears. He scarcely dared listen.

A voice from the corridor arrested him:

"Bobby!"

With a glad cry he swung around. Katherine stood in the opposite doorway. Her presence there was her exculpation. He grasped her hands.

"Thank heaven you're here!"

In a word he recited the result of his vigil.

"It clears you," she said. "Quick! We must see who it is."

But he lingered, for he wanted that ugly fear done with, once for all.

"You can tell me now how the evidence got in your room."

"I can't," she said. "I don't know."

The truthfulness of her reply impressed him. He looked at her.

"Why are you dressed?" he asked.

She was puzzled.

"Why not? I don't think any one has gone to bed."

"But it must be very late. I supposed it was the same time—half past two."

She started to cross the room. She laughed nervously.

"It isn't eleven."

He recalled his interminable anticipation among the populous shadows of the old room.

"I've watched there more than an hour."

"Not much more than that, Bobby."

"What a coward! I'd have sworn it was daylight."

She pressed his hand.

"No, very brave," she whispered.

They stepped through the doorway. Half way down the hall, Robinson, Graham, and Rawlins held a fourth, who had ceased struggling.

The fourth man was Paredes.

"Carlos!" Bobby cried. "You can't have done these unspeakable things!"

Paredes fought farther back against the detaining hands.

"Is there any necessity for this exhibition of brute strength? You must find it very exhausting. You may think me dangerous, and I thank you; but I have no gun, and I'm no match for four men and a woman. Besides, you hurt my arm. Bobby was none too tender with that. I ought to have used my good arm. You'll get no information from me unless you take your hands off."

"Of course he can't get away," said Robinson. "See if there's anything on his clothes, Rawlins. He ought to have the hat-pin. Then let him go."

The detective, however, failed to find the hat-pin or any other weapon.

"You see," Paredes smiled. "That's something in my favor."

He stepped back, brushing his clothing with his uninjured hand. He lighted a cigarette. Then he glanced up as heavy footsteps heralded Dr. Groom.

"Hello, doctor!" he called cheerily.

"What's all this?" the doctor rumbled.

Paredes waved his hand.

"I am a prisoner."

The doctor gaped.

"Young Blackburn caught him," Robinson explained. "He was in a position to finish him, just as he did Howells."

"Except that I had no hat-pin," Paredes yawned.

The doctor's uneasy glance sought the opening in the wall.

"I thought you had examined all these walls," he said. "How did you miss this?"

"That's what I've been asking myself," Robinson said. "I went over that paneling a dozen times myself."

Bobby had been from the first puzzled by Paredes' easy manner. He had a quick hope. He saw the men watch with an amused tolerance while the district attorney bent over, examining the panel.

"An entire section," Robinson said—"the thickness of the wall—has been shifted to one side. No wonder we didn't see any joints or get a hollow sound from this panel any more than from the others. But why didn't we stumble on the mechanism? Maybe you'll tell us that, Paredes?"

The Panamanian blew a wreath of smoke against the ancient wall.

"Gladly, but you will find it humiliating. I have experienced humility in this hall myself. The reason you didn't find any mechanism is that there wasn't any. No grooves show, because the door is an entire panel. There isn't even a latch. You merely push hard against its face. Such arrangements are common enough in colonial houses, and there was more than the nature of the crimes to tell you there was some such thing here. I mean, if you will examine that other door closer than you have done, you will find that it has fewer coats of paint than the one leading to the corridor, that its frame is of newer wood. In other words, it was cut through after the wing was built. This panel was the original door, designed, with the private stairway and the hall, for the exclusive use of the master of the house. Try it."

Robinson braced himself and shoved against the panel. It moved in its grooves with a vibrant purring.

"Rusty," he said.

KATHERINE started.

"That's the noise I heard each time!"

Above his heavy black beard the doctor's cheeks whitened. Robinson made a gesture of revulsion.

"That gives the nasty game away."

"Naturally," Paredes said; "and you must admit that the game is as beautifully simple as the panel. The instrument of death wasn't inserted through the bedding. Suppose you were lying in that bed, asleep, or half asleep, and you were aroused by such a sound as that in the wall behind you? What would you do?"

Robinson nodded.

"I see what you mean. I'd get up on my elbow. I'd look around as quickly as I could to see what it was. I'd expose myself to a clean thrust. I'd drop back on the bed, more thoroughly out of it than if I'd been struck through the heart."

"Exactly," Paredes said.

"You're sensible to give up this way," Robinson said. "It's the best plan for you. What about Mr. Blackburn?"

Graham interfered.

"After all," he said thoughtfully, "I'm a lawyer, and it isn't fair, Robinson. It's only decent to tell him that anything he says may be used against him."

Paredes smiled at Graham.

"It's very good of you; but there's no point in being a clam now."

"Before I talk," Paredes went on, "I want to have one or two things straight. Do you think, Bobby, I had any idea of killing you?"

Bobby studied the reserved face.

"I can't think anything of the kind," he said softly.

"That's very nice," Paredes said. "If you had answered differently I'd have let these policemen lay their own ghosts."

He turned to Robinson.

"Even you must begin to see that I'm not guilty. If I had been going to kill Bobby, why didn't I bring the weapon? Why did I put my hand through the opening before I was ready to strike? Why did I use my left hand—my injured hand? I was like Howells. I couldn't consider the case finished until I had solved the mystery of the locked doors. I supposed the room was empty. When I found the secret to-night, I reached through to see how far my hand would be from the pillow."

"Robinson's voice reached him through the opening: 'Let go, Mr. Blackburn. You've caught the beast with the goods!'"

BOBBY'S assurance of Paredes' innocence clouded his own situation—made it, in a sense, more dangerous than it had ever been. Katherine, too, evidently realized the menace.

"Do you think I—" she began.

Paredes bowed.

"You dislike me, Miss Katherine; but don't be afraid for yourself or Bobby. I think I can tell you how the evidence got in your room. I can answer nearly everything. By the way, Bobby, did you hear a woman crying about the time I opened this door?"

"Yes. It sounded like the voice we heard at the grave."

"I thought I heard it from the library," Robinson put in. "Then the rumpus up here started, and I forgot about it."

"The woman in black is very brave," Paredes mused. "We should have had a visit from her long before this."

"Do you know who she is?" Robinson asked.

"I thought," Paredes mocked, "that you had identified the woman in black as Miss Katherine. She hasn't had anything to do with the mystery directly; neither has Bobby; neither have I."

"Then what the devil have you been doing here?" Robinson snapped.

"Seeing your job through," Paredes answered,—"for Bobby's sake."

With a warm gratitude, Bobby knew that Paredes had told the truth.

"I saw," Paredes was saying, "that Howells wouldn't succeed, and it was obvious that you and Rawlins would do worse, while Graham's blundering left no hope. Somebody had to rescue Bobby."

"Then why did you give us the impression," Graham asked, "that you were not a friend?"

Paredes held up his hand.

"That's going rather far, Mr. Graham. Never once have I given such an impression. I have time after time stated the fact that I was here in Bobby's service. That has been the trouble with all of you. As most detectives do, you have denied facts, searching always for something more subtle. You have asked for impossibilities, while you blustered that they couldn't exist. Still, every one is prone to do that when he fancies himself in the presence of the supernatural. The facts of this case have been within your reach as well as mine. The motive has been an easy one to understand. Money! And you have consistently turned your backs."

Robinson spread his hands.

"All right. Prove that I'm a fool and I'll acknowledge it."

Dr. Groom interrupted sharply:

"What was that?"

They bent forward, listening. Even with Paredes offering them a physical explanation, they shrank from the cry that sounded through the old house.

"You see, the woman in black isn't Miss Perrine," Paredes said.

He ran down the stairs, and they followed. In the hall, they realized that it came from the front door.

Paredes walked to the fireplace.

"Open the door," he directed Rawlins.

Rawlins stepped to the door, unlocked it, and flung it wide.

"The woman!" Katherine breathed.

A WOMAN'S figure, white with snow, stumbled in, as if she had stood braced against the door. Rawlins caught her and held her upright. Bobby slammed the door shut.

"Maria!" he cried. "You were right, Hartley!"

Yet at first he could scarcely accept this pitiful creature as the brilliant dancer. As he stared at her, her features twisted. She burst into sobs. She staggered toward Paredes. As she went, the snow

(*Continued on page 15*)

WHITE-COLLAR JOBS

We have never understood why on earth they make up stories to tell the whole truth is so evident there. See how Yale all stem from the people there, right at all out in books sellers.

Any Expert engages in "Confessions." We have a hunch that there on all deals at the moment can doubtless be more thrilling as a medical War Department's War Experiences" at W. Hubsch, publisher because his translation unlike four of them are a real as steel bullets and as hot as gunpowder. From his entrance into delegation by he come to a in the the in the escape into civilian and subsequent flight to America as a stowaway in a coal bin we see war used as Army he might in not a pleasant one

Photograph by Underwood & Underwood

Photograph by Irene Rothschild Gershwin

ASK for all loving his lessons not crying for more the Bengalese poet and sculptor Tagore confesses on his "Reminiscences" (Macmillan Company publishers) that early in life behind Fifty he "found a way out of the degradation of being a mere pupil. Seated on a chair in front of a row of wooden railings, he would decipher which were the given and which the odd students, and even be able to tell at its least a contents. When an English song was introduced, the poet sang up but not for years afterward did he know what meant although he sang the refrain obediently "pullaree sangili mellaing, mellaing mellaing" a "loll of glee singing merrily merrily merrily

RARELY are of course, ideally suited for writing confessions, having a great deal of comfort and plenty of time on their hands. In "The Autobiography of a Super Tramp," by William H. Davies (Alfred A. Knopf, publisher) we all he ins and outs of the life. There we could no longer stand the heat of New York" says he super-tramp, as the sizzling of summer's vacation which follows a long winter holiday "we started walking along the sea-coast. What a glorious time we had! People referred to us as though we were the only tramps in the whole world who shared the same sun and breeze with the summer visitors. We dipped into the surf at our pleasure, and during the heat of the day we could stretch our limbs on the cool shade of some rich woollies sweltering beneath the sand." But life was not all this. There were downs as the shape of numerous thirty days spent at hard labor in jail.

Photograph by Underwood & Underwood

SAYS Mary MacLane: "There is a pall in each human one which lives and has its being under some way fought it being not on depths and not in surface and it beneath the skin is the self which one learns to dread, alone." This from Mary who has just left the amateur's attendant class, where we got her some years ago with her book "The Story of Mary MacLane" and become a well-heeled professional talker all with the appearance of "I Mary MacLane" Frederick A. Stokes Company publishers which does not draw on the ing even to her daily "spirals on drugs and purgatives and be playing with "a scintillating novel" To be a family daughter with an irresponsibility a jumper has acting on students pick-ups says Mary now we say to Mary do you know?

WE always thought that the first requisite of a débutante was that she should know nothing. But now that we have read "The Confessions of a débutante" (Houghton, Mifflin & company publishers) asterisk asterisk asterisk. "I do hope all just a bit more attractive than the girls see about me." So says on one page. And further on: "Most are dreadfully fat wards." Sometimes her confessions take a self revelatory turn like this: "Gerald says all of a débutante and really does know that she (But after a New Year's Eve in a New York restaurant, when some couples were what might be called "a little" she agreed was "perfectly horrible in public" (the italics are ours)

CONFESSIONS

The [illegible] War [illegible] books [illegible] [illegible] of all the [illegible] [illegible] [illegible] [illegible] the [illegible] [illegible] [illegible] German, Italian [illegible] and French [illegible] even [illegible] [illegible] you can [illegible] (Doubleday [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible])

"T[illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] Harper & Brothers, publishers [illegible] enough [illegible] [illegible] [illegible] [illegible] the [illegible] [illegible] [illegible] [illegible] [illegible] "What [illegible] I [illegible] with the devil?" her admirable employer asked her secretary [illegible] of the next house party a few minutes after she had come on the job. "They're tired of driving; they're tired of dancing; they're tired of looking at one another." The task of not inviting the wrong people to let them bore themselves too much, and not mixing up devoted couples at dinners made this secretary pale and hollow-eyed.

S[illegible] [illegible] [illegible] appear to be bright enough for either the [illegible] or the church. George Moore's family decided [illegible] for the army. But he was [illegible] and [illegible] enough to get out of it all well, and in his "Confessions of a Young Man" recently published [illegible] [illegible] (Boni & Liveright, publishers) he tells all about how he tried to [illegible] an [illegible] instead; [illegible] the [illegible] [illegible] [illegible] [illegible] [illegible] watching his [illegible] [illegible] [illegible] rabbits alive, and [illegible] [illegible] fighting a duel. And oh, how he [illegible] the [illegible] English girl and [illegible] the "Wisdom of Thirty." And as the [illegible] [illegible] [illegible] [illegible] [illegible] he bids a [illegible] farewell to his interesting [illegible] youth and proceeds to [illegible] out a [illegible] after all.

[illegible] the portrait by Manet

Strand

NEXT at hand comes the intimate life story of a moving-picture actress, "My Strange Life" (Lennen & [illegible], publishers). It is most embarrassing. She begins [illegible] like this: "[illegible] How can I bear to confess [illegible]" [illegible] [illegible] [illegible] [illegible] [illegible] was terrible to [illegible] [illegible] [illegible] page [illegible] she [illegible] [illegible] the past she she wonders how much the speaking of the unspeakable has helped me get rid of the [illegible] in my heart.

IT is rather awful when a crook decides to talk frankly and fully, as one does in Will Irwin in the "Confessions of a Con Man" (B. W. Huebsch, publisher). "There's no hunting in the world like hunting men," he says. Marked cards, phoney [illegible], side-show faking, [illegible] tricks, and the [illegible] game — the Con Man knows them all. [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] [illegible] "There was Soapy Smith dead on the wharf at Skaguay, and Old Man Stallings in the [illegible], and here was Slipper Sills touching me for a five. The rest had died drunk and broken, or in [illegible]." The Con Man took a train home and will never graft again. [illegible] sometimes, he says, the old feeling rises up under his vest, and makes the straight and narrow path look very gray indeed.

ADOPTED MILLIONAIRES

came a black figure again. Looking as if she had been immersed in water, she sank on the hearth, swaying back and forth, reaching blindly for Paredes' hand.

"Do what you please with me, Carlos," she whimpered, with her slight accent from which all the music had fled. "I

Paredes watched her curiously.

"Get Jenkins," he said softly to Rawlins.

He faced Maria again.

"I could have told you, I think, when you fought me away out there. No one wants to arrest you. Jenkins will verify

I won't go," she cried, "until he tells me."

Katherine got a kick and threw a shoulders. Maria a dumb gratitude. back with Jenkins. after was bent and haggard. His surrender to fear was more pronounced than it had been at the grave, or when they had cast Stein in the kitchen. He looked from one to the other, mourning his lips.

Paredes faced the man.

It was Mr. Silas, of course, who came back?"

"Oh, my God!" the butler moaned

I know everything, Jenkins, said evenly.

The butler collapsed against the chair. Paredes grasped his arm.

"Pull yourself together, man. master hiding or has he left the house?"

Jenkins' answer came through trembling lips.

"He said nothing to you?" Paredes asked.

The Cedars final tragedy; yet it was the best end he could have made."

Maria struggled to her feet. That familiar, hysterical quality, which they had heard before at a distance, vibrated in her

There he was the time. I wanted to kill him—couldn't kill him because I didn't know sure."

ago?" Paredes asked.

"I saw him," she cried feverishly, "run from the back of the house and down the path to the lake. I tried to catch him, but couldn't. Then I called, and he wouldn't stop. I had to know, because I Then I voice became a scream.

punished. I tell you, he's at the bottom And I can't pay him! tried to go after him, but it was too cold

She's delicious.

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The doctor lifted her in his arms, and, Katherine went with them. Almost immediately the doctor and Rawlins hurried down.

"I have told Katherine what to do," right in the morning. What's she been up to here?"

"Then," Bobby cried, "there was a connection between that dinner party and the murders. But what about my coming here unconscious? What about my handkerchief?"

"I can see no answer yet," Graham

Paredes smiled.

"Not when you've had the answer to everything? I have shown you that Silas Blackburn was the murderer. The fact stared you in the face ing that has happened at the

parent murder, which made his g seem impossible. And I'm not sure you're right now; for there is no other Blackburn he could have murdered, and when all the Blackburns look alike, you would never mistake another man for one of

This house, Paredes smiled, "has all along been full of the presence of the other Blackburn. There has been evidence enough for you to have known he was here."

He stretched himself in an easy chair. He lighted a cigarette and blew the smoke toward the ceiling.

I shall tell you the simple facts, if such a combination."

What I told you in the court, Bobby, the doctor answered—"much the same symptoms as a genuine aphasia. Your brain was unquestionably dulled by an overdose on top of all that alcohol, while your mechanical reflexes were stimulated. Automatically you followed your ruling impulse. Automatically, at the last minute, you swerved from exposing yourself in such a condition to your cousin and grandfather. Your lucid moment in the woods just before you reached the deserted house and went to sleep showed that your exercise was overcoming the effect of the drug. That moment, you'll remember, was colored by the fanciful ideas such a drug would induce."

"So, Bobby," Paredes said, "although you were asleep when the body moved and when Howells was murdered, can be sure you weren't anywhere near the old room

it was quite when we thought that was your habit that frightened us. It's plain. This sleepwalking had been suggested to you, and you had brooded upon the suggestion until you were bound to respond. him's presence in your room, wi

This is the Place Where —

IN this little log cabin, on June 12, 1806, a wedding took place that was probably more important to the United States than any other wedding in all of history. There were no flower girls, no ushers, no decorations. Just the bride and groom and the Rev. Jesse Head, the itinerant Methodist preacher who performed marriages in those parts.

The cabin still stands near Harrodsburg, Kentucky. The bride's name was Nancy Hank. She gave birth to a baby boy who grew up to be Abraham Lincoln, to save the Union and free the slaves.

Send us some more pictures to publish under this title "This is the Place Where—"

only to save my skin from this bloodthirsty dinner crowd."

Robinson groaned. "I'll take no more

They gathered closer about the Panamanian. Jenkins sidled to the back of

I don't see how you found it out, he muttered.

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burn had ever been in Pa began to seek the intention of the possible understanding between t clear of such papers would be in the desk in searched there a num

upstairs. The other night, after I suspected her of knowing something, M Katherine nearly caught me. But found what I wanted—a carefully hidden packet of accounts and letters and newspaper clippings. The

Mr. District Attorney. They told me that Silas Blackburn had been in Panama. They proved that Maria, instead of ever having been his accomplice, was his enemy. They explained the source of his wealth and the foundation of that enmity. Certainly you remember that the doctor told us Silas Blackburn started and didn't you ever why, with all his money, he buried himself in this lonely hole

returned from South America more than twenty-five doctor said

I wish you had bothered about several things besides your ghosts, Paredes said. "You'd have found a significance that Blackburn had the foundation of his fortune in Panama during the hideous scandals of the old French canal company. We knew he was a selfish tyrant. That's what I meant when I walked around the hall talking of the ghosts of Panama. For I was beginning to see Silas Blackburn's fear, his trip to Smithtown, were the first indications of the presence of the other Blackburn. The papers outlined him more clearly. Why did it been forgotten here, doctor, that Silas Blackburn had a brother his partner in those contract scandals?"

the doctor answered, Blackburn. He was a year younger than Silas. This boy was named in memory of him. Why should have remembered? He died in South America more than a quarter of a cen-

He may have achieved it at last, or he may not have. I dare say he wanted to, for he came back with his brother's money as well as his own—the cash and the easily convertible securities, which were all that men would handle in that hell. But he never forgot that his brother's wife was alive, and when he ran away he knew she was about to become a mother.

"That brings me to the other feature that made me wander around here like a restless spirit myself that night. You had just told your story about the woman crying. If there was a strange woman around here, it was almost certainly Maria. As Rawlins deduced, she must either be hysterical or signaling some one could she come unless something was going wrong the night she drugged Bobby to keep him in New York? She wasn't his enemy, because that very night she did him a good turn by trampling out

Bobby took Maria's letter from his pocket and handed it to Paredes.

"Then how would you account for

planned, in case you suspected she had made you drink too much or had drugged

of Silas Blackburn's death, and as she put on plain clothes and bur-

her anxiety. And I began the truth. She had been born in of a Spanish mother and an American father. She had some secret interest in

Silas Blackburn's niece. So for me, many hours before Silas Blackburn walked in

here, the presence of the other Blackburn about the Cedars became a tragic d threatening inevitability. Ha Blackburn been murdered, or had his brother? Where was the survivor who ha

she might be hiding him and taking food to him there. But her crying suggested a signal which he never answered. At any rate, I had to find Maria. So I slipped out. I thought I heard her at the lake. She wasn't there. I was sure I would trap her at the deserted house, for the diffused glow of the light we had seen proved that it had come through the cobwebbed windows of the cellar, which are set in little wells below the level of the ground. The cellar explained also how she had turned her flashlight off and slipped through the hall and out while we searched the rooms. She hadn't gone back. I couldn't find her. So I went on to Smithtown and sent a long cable to my father."

His answer came to-night, just before Silas Blackburn walked in. He had talked with several of the survivors of those evi da

I had gathered Blackburns had Robert He wandered half-witted, forgetting his name, nursing one idea. Some

But he couldn't remember who, and he took it out in angry talk. Then he dis

Spain. Of course his wife suspected a good deal. In Blackburn's desk are painful and threatening letters from her

Blackburn thought he was safe he took no chances. Some survivor of

brought her father with her when she

Brought him or sent for him," Paredes answered. "She's made most of her money on this side, you know. And she's as loyal and generous as she is impulsive

they could for her father; and k of Silas Blackburn through you, she nursed in the warped brain the dominant idea with her own Latin ne payment

extraordinary secrecy? Nobody would have hurt you if you had put us on the right tracks and asked for a little help. Why did you throw sand in our eyes? Why did you talk all the time about ghosts?"

"I had to go on tiptoe," Paredes smiled. "I suspected there was at least one spy in the house. So I gave the doctor's pet talk all the impetus I could. I Howells, as I've told you, in belief

the discovery of the secret entrance of the room of death. My belief in the ce of such a thing made me lean m the first to Silas Blackburn rather than Robert. It's a tradition in many families to hand such things down to the head of each generation. Silas Blackburn was the one most likely to know. Such been mentioned to you, had it, Bobby."

Bobby shook his head. Paredes turned and smiled at the haggard butler.

right so far, am I not, Jenkins?"

bobbed his head jerkily.

Paredes went on, "you might answer one or two questions. When did the first letter that frightened your master come?"

"The day he went to Smithtown and talked to the detective," the butler answered.

"You can understand his reflection Paredes mused. "Money was his god. He distrusted and hated his own flesh and blood because he thought they coveted it. He was prepar to punish them by leaving it to public charity. Now arises this apparition from the past with no claim in a court of law, with an unreason ample to ask, and, in case of a refusal, punish. The conclusion reached by that selfish and merciless mind was e evitable. He probably knew nothing ever about Maria. If all the world thought his brother dead, his brother's murder now would not alter anything. I'll wager, doctor, that at that time he talked over wounds at the base of the brain with you."

THE doctor moved restlessly. "Yes. But he was very superstitious. We talked about it in connection with his ancestors, who had died of such wounds in the room."

"Everything was ready when he made he rendezvous here," Paredes went on. He expected to have Bobby at hand in case his plan failed and he had to defend himself. But Maria had made sure that there should be no help for him. When the man came, did you take him upstairs, Jenkins?"

I watched that Miss Kath- didn't leave the library. But I think she must have caught Mr. Silas in the upper hall after he had pretended give up and had persuaded his brother to spend the night."

Paredes smiled whimsically. He took two faded photographs from his pocket

EXTRAVAGANCE rots character from youth away from it. On the other hand, the habit of saving money, while it stiffens the will, also brightens the

hey were of young men—after the fashion of Blackburns, remarkably alike.

I found these in the family album."

We should have known the difference

" the doctor

the d

ded, "of the necessity of using candles in this house more than one candle in the There were only two when we looked at the murdered man in his coffin this morning. And in death there are no familiar facial expressions, no eccentricities of speech. So you can imagine my feelings when I tried to picture the drama that had gone on in that room. You imagine poor Maria's. Which one? And Maria didn't know about the panel, e the use of Miss Katherine's hat-p the handkerchief. All of those details

"Silas Blackburn was helpless. He was beaten at that moment, but he did the best he could. He went to Waters, hop-

through the bookworm, who probably wouldn't remember the exact hour of his arrival. Waters' house offered him, too, a strategic advantage. You heard him say the spare room was on the ound floor. You heard him add that he refused to open his door, either asking to be left alone or failing to answer at all. And he had to return to the Cedars

thought it was his own, in the electric chair. I'm right, Jenkins?"

I kept him hidden, and gave him his chance along in the afternoon. He wanted me to try to find the handkerchief, but I didn't have the courage. H

the panel all about the body and the bed."

Bobby said,—"when we found the body had been moved."

Silas heard the detective boast that he knew everything and would make an arrest in the morning, he thought about

for unless he took Howells up. And the man did ask for trouble, sir. Well! Mr. Silas gave it to him to save himself."

Why did you ever hide that stuff in Miss Katherine's room?" Bobby asked.

Jenkins flung up his hands.

"Oh, he was angry, sir, when he knew the truth and learned what a mistake he'd made. Howells didn't give me that report I showed you. It was in his pocket with the other things. We got it open

thing. He never dreamed of anybody's suspecting Miss Katherine, so he told me to hide the things in her bureau. I think he figured on using the evidence to put the blame on Mr. Robert in case it was the only way to save himself."

Even now I don't see how that old scoundrel had the courage to show him-

" Katherine said.

That's the beautiful justice of the whole thing," Paredes answered. "For

secret that it was he who had been murdered. He had to hide the truth or face

was infinitely worse off than if he had set-

"He had to come back," he said slowly, "and he knew how scared you were of the

"gave him his chance, Jenkins will

then fastened the coffin and covered it

the legends of the Cedars and the doctor's supernatural theories. And you must admit that he might, as you call it, have got away with it. He did create a mystification. The body of the murdered man

dered Blackburn, as far as you could tell. Heaven knows how long you might have struggled with the case of Howells.

He glanced up

"Here is Miss Katherine."

She stood at the head of the stairs. "I think she's all right," she said to the doctor. "She's asleep. She

crying. May I come down?

The doctor nodded. She walked down, glancing from one to the other questioning!

"Poor M the one I pr I think, what Rawlins suspected: an insane woman, wandering and crying through the woods. Apparently she was her finally at the grave. I tried to tell her to come in. I told her we But she fought. She wouldn't

for everybody's sake, I did a good thing when I asked Silas Blackburn, just before he disappeared, why he had thrown it would simply make him run for it. I prayed that we would never hear from

"For everybody's sake," Bobby echoed. "You're right, Carlos. Maria must be taken from her father, with interest. I know Katherine will agree."

Katherine nodded.

I doubt if Maria will want it or take it, Paredes said. "She has plenty of her own. It isn't fair to think it was greed that urged her. You must understand that it was a bigger impulse than greed. It was a thing of which we of Spanish blood are rather proud—a desire for justice for something that has no softer name than revenge."

SUDDENLY Rawlins stooped and took the Panamanian's hand.

"Say! We've been giving you the raw

"Glad to meet you, too," Robinson grinned.

Rawlins patted the Panamanian's shoulder.

"You'd make a first-class detective Paredes answered.

He yawned again. He began to ar the card-table in front of the fire. He got the cards and piled them in neat packs on the green cloth. He placed a box of cigarettes convenient to his right hand.

interest of my self-respect, before I go to bed."

BOBBY impulsively went to him

I am ashamed I don't know I am anything I beg thank you.

Katherine touched his hand. Ice were tears in her eyes. It wasn't necessary Paredes stared

"If you aren't too tired, sit here and For answered

After a time, as he manipulated the

simple play staring me in the

(Continued on page 20)

Apartment No. 3

By FLORENCE RYERSON

"By the light of th that she was dark-haired and young.

"WE must have those papers!" he Grey Chief glanced at Glendenning, where he stood, large and blond, with the clear eyes of youth and good health. In spite of himself the Chief's eyes softened a trifle.

If you get them, Glen, there won't be any blare in the papers, and nobody outside the office will ever know, but you'll have done something big for your Uncle Sam."

Glendenning nodded gravely. He was not much given to speech.

"When do I start, Chief?"

"This evening. The apartment is engaged for you, opposite the Count's. We tried to get the one next his, but it was taken, and the lady seems rather set upon staying." He smiled a little grimly. "He usually travels with a lady-in-waiting.

Glendenning brushed the pleasantry of was not given to humor. understood that the remark meant

ren e Chief shook his head.

No time. The thing's got to be done at once. It's the last bit of evidence we need in a case that'd shake the country if it got out, but it won't. That's your job. Get the package of papers if you can, but at all costs let the man alone. There must be absolutely no noise, you understand. We can't risk diplomatic rows with his country; things are too ticklish. He's a count, and a member of the E bassy, and if the public got wind of this—"

't " began Glendenning.

The Grey Chief lifted the corners of his mouth in a grim smile.

A little drugging, perhaps, or a whiff of chloroform—nothing permanent, you understand. But I'm not counting on anything like that. He has to leave his rooms sometimes to meet with he others. He can't take the papers with him—it'd be too easy for us to stage a hold-up, and he knows it. No: they're somewhere in he rooms. It's up to you to find out where.

HE turned in his revolving chair to the view was at an end: "but, as Glendenn

ease," he said. "This is your reward. Queer business, where a chance to get shot is a reward, isn't it? I think there's a possibility you won't come out of this alive, boy, for it's a pretty serious job; and I want to shake hands with you before you

Glendenning strode and took the Chief's Looking into the older man eyes, he saw an affection that moved h He cared to sho

"Don't worry," he said ly come out on top, you know

"I'm counting on that," said the Chief solemnly, and they both laughed to relieve the tension.

I'll report—when I have them," said Glendenning at the door, and he strode down the stairs, whistling blithely.

At his rooms he packed swiftly, with the deftness of long practice. It was unusual thing, this sudden call.

Have to go out and wander a lit I'll run out of material," was his explanation to his friends, to whom his profession as a writer of tales was sufficient explanation of his eccentricities. And he always returned with something new to put into those whimsical stories that were known from Maine to California, but what he wrote was tame and paltry compared with what he might have written had he not been trusted by the Grey Chief.

From his room dub Glendenning hurried to a tiny apartment the lower part of the town. He hated this part of the routine the matter of disguise, but it was all in a day's work, and he regarded his whiskered, slightly clerical exterior with eye in which res blended with approva

"As an ex-clergyman and a writer of religious literature you're a peach, my son," he remarked "Here's hoping you don't have to be at it too long!" And, with a friendly nod to the glass, he picked up his battered suit-case and made his way to his new quarters.

It was a staid and dignified apartment-house of an earlier type, which had lately been made over to conform to the fire regulations He noted with amusement that the exterior had been repainted and fire-escapes installed, which somehow gave it the appearance of an ancient belle in the garments of her debutante niece. He entered grim, and asked m to his apartment lected one for me, I

It was small and dull, with windows

"The rates at the back are plained the proprietor, "but they're both taken. Your brother thought you might

There's a chance of her going?" asked Glendenning casually.

The proprietor admitted that he did not know. The young lady had only taken was paying extra for the privilege. She wasn't very well stayed in her room most of th

ame in.

"Oh," said the proprie ing of holy things. ou mean ap ment number three. That s the Coun There's not much chance of your getting that one. He came had it decorated to suit h a gentleman for you. Perhaps," in a sudden burst of generosity,—"perhaps I might make a chance for you to meet him."

' said Glendenning, don't grow- erty busy, and I don't like to

ient stared at him, speechless Men who refused to meet nobility were not in his line ing his head, he left own devices.

ONCE alone, Glendenning unpacked upon his person to give the room the air of habitation. Then, opening the door a trifle, he placed himself where he could, through the crack of the door, have a

an for whom he waited, and on beyond the apartment of the person whom he mentally designated "that wom

For a time nothing ned the noises of ha time passed, and he announced a bit of chocolate and ate some crackers, his eyes

the man directly the same color of cooking, and his mouth watered. Then the odor drifted away, and again, for a long nothing happened.

Dinner-time passed and darkness descended, but Glendenning still sat with his eyes fixed upon the door.

SUDDENLY, across the hall, there was the click of a lock, and a man stepped s the dimly-lit hall. He was tall and broad, with the erect carriage of a soldier He closed the door behind him, giving especial attention to the lock, then strode down the hall and descended the Front his upper window Glendi hed him step out into the street curb he paused for an instan strike a match, and the light flar

cupped into his hand, and

ows which he firmly discerned d. Holding his breath, he

hand stretched out, as if she had turned to the window for air. Glendenning stooped rapidly, and cursed her over to the window. He dared not use his flash where it might be seen, but there was the hint of a moon, and by its faint light he saw that she was dark-haired and young.

The wind, swirling through the windows, was rapidly clearing the room of the vapor, and in passing it lifted the tendrils of hair about her forehead. After a time she stirred drowsily and half opened her eyes.

"ou—you brute!" Glendenning jumped he had been shot.

Hush!" he said. "Talk lower

e turned her head at that, and looked , where he hovered beside her in he moonlight. Then with an effort she pulled herself together, throwing off the effects of the gas.

But I suppose you're just another member of his gang. Well, you've got me now, I suppose!"

GLENDENNING regarded her zed. Was she expecting the t If so, why was she unconscious, as he had found her? Evidently there was a mystery here; but he had no time for mysteries His job was to get the papers, and he must hurry. She must be got rid of as rckly as possible.

"I don't know who you are," he told her, "and I'll ask no questions, provided you leave at once. I have work to do."

As he spoke he bent over the table, lighting his electric torch and setting it up as a lantern. Then he opened his kit

never thought of that soft, with the hint of a Southern drawl Glendenning lifted his head

ugh enough to walk, I think,' If yo

can get into being seen."

It was only a guess at hazard, but it struck the mark.

How did you know I was in the next apartment?" she shot at him.

know a good many thing her quietly; "and among others that you

of the flash. ly, she walked across at the desk wheeled and took something from the top.

I shall not go," she said quietly. "I have business here too. If you're a bur-

glar, so much the bett[illegible] you can get me what I want."

"I can?" said Glendenning, and elevated his torch.

[illegible] vignette, clear-cut and motionless; and even in that moment of surprise he saw that she was very lovely, tall and strong, [illegible] eyes, and white teeth [illegible] a scarlet under lip. But all this he noted subconsciously; for in one steady [illegible] hand he saw that she held a pistol—no lady's weapon, but a business affair of unmistakable caliber.

"I'm from Texas," said the girl steadily, "and I can sh[illegible] quite some. I'd advise you to go on with your burglaring."

Glendenning picked up his case.

"Very well," he said quietly, and [illegible] he paused.

"[illegible] one has been here already," he said [illegible]

The girl nodded.

[illegible]

"Not much danger with the windows open," said Glendenning briefly. "I'll have to take a chance at it, anyhow." And he pulled the drawer out slowly.

Within lay a peculiar contrivance—two receptacles upon either side of a metal tank, and from it rushed the nauseating odor, fainter now, but unmistakable.

THE [illegible] his shoulder and she gave a little gasp of disappointment.

"They—they aren't there!" she said.

"What aren't there?" said Glendenning. "Tell me what [illegible] looking for."

"[illegible]" said the girl evasively—"a little package of papers. I've got to have them: it's a life-and-death ma[illegible]."

Glendenning turned back to his task. After the papers were found he would fight, if necessary, for their possession, but [illegible]able, and it behooved him to make the best of it.

He wrenched at the drawer, and after an instant something gave way and it came out in his hand, leaving an empty place in the desk into which he turned his flash.

[illegible] briefly. "Probably a safe."

Together they moved the unwieldy desk out from the wall, and behind, well masked by the wall dec[illegible], was the door of a small safe.

Quietly and methodically, Glendenning went about the work of open[illegible] the door. [illegible] the friendship of an expert safe cracker in his [illegible] reporting days and from him had learned his art. Now he had at hand a silent, watchful accomplice, who brought him things as he called for them.

After a time the door swung open, and he turned the flash upon the interior. Within lay two packages of papers tied with string.

The girl, leaning over his shoulder, stretched out her hand with a little cry; but at that instant Glendenning turned [illegible] striking up her pistol, took it from her grasp.

"Now will you go?" he asked.

THERE was an instant of [illegible]

"No," she said. "I won't. [illegible] a burglar, but you were a gentleman [illegible] by your voice, and I don't think [illegible] kind that shoots women. I [illegible] It's nothing you can possibly want of me. Won't you let me have it?"

Glendenning shook his head.

"I will have to look at it first."

"No!" she breathed. "No! I give you my word of honor that it's nothing that would do a burglar any good."

"I will have to be the best judge of that," said Glendenning quietly, and he [illegible] hand. But the girl clutched his arm.

"Wait!" she pleaded. "Wait! There may be something else! Oh, I don't know what I'm afraid of, exactly, but he's a dreadful man. Put on gloves before you handle them, at least."

Glendenning shook his head.

"[illegible] was reaching for the package [illegible] stopped him again.

"Wait!"—and she pushed into his hand a scrap of wire, bent on the end. "There's a hairpin. Pull it out with that."

Humoring her, Glendenning drew out the large bundle by hooking the wire into the string, and laid it on the table. The [illegible] bent over it an instant as it lay on t[illegible], and then gave a little [illegible] she said, and Glendenning [illegible] grasped by a careless hand, showed the glistening points of needles.

"[illegible]" said Glendenning. And [illegible] looking at him [illegible] said, puzzled. "Do you often run across things like this when you are—er—burglaring?"

Glendenning smiled a little grimly. He was stripping the papers of their wrappings and drawing out the needles with the aid of a pair of tweezers from his kit.

"[illegible] sometimes," he answered. "But this time I would have been dead if it weren't for you, I think. I should have known better, of course, but I'm pressed for time."

The girl seemed not to be listening. She bent over the bundle again, and gave a little cry.

"That's not the one!" she said. "That's not it!"

She turned to the safe again, but Glendenning was before her. Silently he drew forth the other package and laid it on the table.

It was unwrapped, and seemed to be a bundle of letters written in a sprawling hand.

"That's it," she said. "That's what I want. Won't you be a gentleman and let me have them?"

There was a caressing quality to her voice that Glendenning found hard to refuse; but he shook his head doggedly.

"I can't," he told her, "not until I've looked through them. Please don't ask it."

[illegible]

"[illegible] forgetting that I am talking to a burglar," she said [illegible]

[illegible] woman would give her life to recall. It was signed "Jan[illegible]."

Silently he ran through the [illegible] bundle, [illegible] hands. And suddenly he [illegible] taste for the whole business. He realized now that he had been hoping against hope that this girl, with her soft voice and wind-blown [illegible] was not there on the [illegible] And now that hope was [illegible]

"Take them," he said in a lifeless voice. "And go. But say nothing about what you have seen to-night, or I shall be obliged to—"

"Blackmail me in regular burglar style, I suppose," she interrupted scornfully. "Are you going to keep my revolver [illegible] use in your business?"

Glendenning flushed.

"I had forgotten it," he admitted.

He held it out to her, and she stepped forward to take it from his hand.

"Put that down!" said a voice.

GLENDENNING whirled about to see a man standing outlined against the window, the moonlight glinting upon the barrel of his weapon. The girl sank back against the table with a little inarticulate gasp, and Glendenning, with one glance at the waiting figure, dropped the revolver to the floor. The man was pointing at the g[illegible] and it was too great a risk to shoot.

"You will now do the same by yours," said the voice from the window. There was in its slow burr the hint of an accent. "I should not like to shoot a lady," it added, as Glendenning hesitated.

The second pistol fell to the floor, and the g[illegible]

"If you'd been a man you'd have shot him from the hip pocket," said she. "If [illegible] been a man fr[illegible]"

The man stepped from the window-sill into the room, his weapon still leveled; then, turning a button, he flashed the room into light.

"Our friend is a fool, yes, but not that kind of a fool," he said mockingly. "He is the kind to whom all good luck comes to the end, and then he dies, quick! That is good luck too, *hein?*"

"You—you devil!" said the girl between her teeth.

The man turned to her.

"You go now," he told her. "No," as she made a movement toward the table; "leave those little love letters; I have a use for them. And if you say one little word about to-night, those letters w[illegible] make [illegible]

[illegible]

[illegible] was a gentleman once.

"I will attend to him [illegible]" grimly. "We will have a li[illegible] together, and then, perhaps, [illegible] little sponge. Twice he's [illegible]—once with the gas, once with the [illegible] But this time—now you go!" he said, and, crossing slowly to the door, pistol leveled, ushered her from the room.

On the threshold she paused and looked back at Glendenning where he stood watchful under the threatening point of his captor's revolver, and it seemed to him that there was a message in her eyes. Then she disappeared down the hallwa[y] and the sound of her steps could be hea[rd] descending the stairs. It was not unt[il] they had died away that the Count clos[ed] [illegible]

"[illegible] end, we can talk over [illegible]" he said; and drawing a [b]undle of cords from a drawer, he bound [Gle]ndenning neatly with one hand, hold[in]g the pistol steadily with the other.

Glendenning submitted without remark. One shout would bring the pro[illegible] but [illegible] was so that he must die—[illegible]ly, without fuss or clamor, which might cause embarrassing comment and make that ticklish crises more acute. It was so the Grey Chief had ordered. If he could not get the papers, he must make no noise about it.

Silently he watched the other go ab[out] his preparations for departure. A suitcase was packed, and the papers slipped [in] the lining of his coat. It was not [unti]l the last of it was accomplished that [illegible] spoke.

"And now, my friend, for that little nap which I have promised you. Perhaps when your office finds you to-morrow they will think twice before they interfere in [illegible] business. For to-morrow, my friend, [you] will be in paradise!"

From his closet he took a strange-looking device. Faintly Glen caught the nauseating odor that had assailed him on entering the room. Through his mind flashed a multitude of images [illegible]

"The girl sank back against the table with a little inarticulate gasp, and Glendenning dropped his revolver to the floor"

had forgotten, people of long ago, blurred and intermingling, until they resolved into one picture: a slender, brown-eyed girl with wind-blown hair.

halter about his neck.

"Get up!" said the girl, without glancing at Glendenning, and, still bound, he struggled to his feet. She jumped down from the window, cutting the ropes that bound him, with two short gashes.

Now tie him up!" she ordered, pointing to the man who was lying very quiet upon

Glendenning shook his head.

and loosened the bond about his

Glendenning nodded

"there are reasons why it's better," he

He picked up her purse from the floor,

eye on him while I phone,

was no trouble."

Glendenning ignored the remark. It was dangerous, he felt, to deal in personalities. Now that she was in the full light, he saw that the girl was even lovelier than he

the room.

"So you've made a monkey of me!" he said to the girl. "You—" A hand descended firmly over his mouth, and Glendenning bent over him.

"I said you had better lie still—very still," he told him. "In a few moments a man will be here to keep you company. After that you will be free to do as you

He fingered the gas-tank reflectively,

and an instant later a man was in the hall. Glendenning turned to the girl in her hand, the letters crushed to her

"If you will allow me to see that you

been struck, then nodded dully.

against the cushions with a sigh of relief then, suddenly, he became aware that the girl beside him was sobbing convulsively.

"I—I'm sorry," he told her. She lifted

"I—I think I can tell you," she said. "Perhaps you'll be able to tell me whether I did right. I'd no one to talk to, to ask."

She hesitated for an instant, then continued.

"You see, my little sister wrote those letters. We were ra

things. And when dad ran

room and all that, she met that man, an

Glendenning nodded, not trusting himself to speak. She had not written the letters. He only crushed the slender brown hands

"He made love to her," she went on. "

some papers from the safe. I had the

only I didn't go, of course, but

I didn't dare go out, for fear he'd see me. And I thought he

But to-night he went, and I climbed along

opened into both our

"What?" said Glendenning.

"A shoe-tree," she told him, and, in spite of himself, he threw back his head and laughed.

She looked at him an instant, and a little wintry smile broke through the

"And I opened that desk-drawer with a hair-pin," she confessed. And then they laughed together like two children.

"And the lariat?" asked Glendenning.

always carry it with me; it's so handy," she explained. And he was still chuckling when the machine drove up and stopped before the door of the grim building where the Chief was waiting.

Glendenning stepped from the car, still holding one of her hands.

"Will you give me your address, so that

chauffeur?" he asked, a

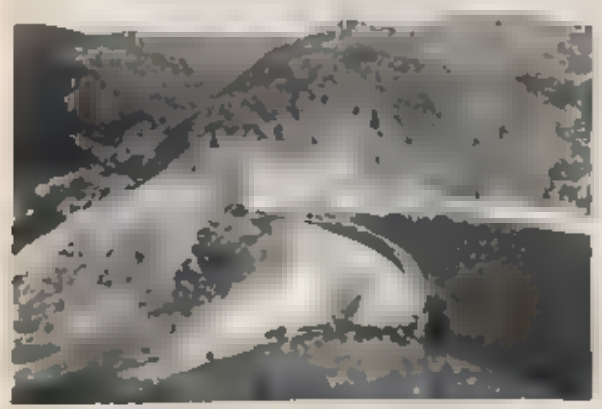
Winslow Avenue," she

"You'd better ask for Katharine Wether-

apartment—did you get her name?"

"Mrs. H. R. Glendenning," said the other dreamily.

We Can Be Efficient When We Try



YOU remember Kipling's poem which begins "Who shall doubt the secret

tionally long drawn out and ex

room, will he please rise and tell whether G has ever done anything more efficient than this?

Sure—

all have em ready for you at 4 40 put em on while you wait I would like Yes sir I know the kind you want Every one says the same. It's always

CAT'S PAW
CUSHION
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the Foster Friction Plug which prevents slipping that people use Even their arch holes to take Cat's Paw and put into the house that a little bit for paper and paper suits both women

"Women use the Cat's Paw Scratch Heel you know

You say they wear longer than the ordinary kind

Why the Friction Plug prevents slipping adds to the wear No heel cost no more than ordinary heels

FOSTER RUBBER COMPANY
106 Federal St., Boston, Mass.

A Message to Garcia

By ELBERT HUBBARD

The Man Who Carried the Message

[illegible] years ago to-day [illegible] lieutenant when the Spanish War broke [illegible] nd, landing from [illegible] open boat under the very eyes of [illegible] Germany, France, Spain, Turkey Hindustan, and China. Every Hindustan soldier who marched away for the Japanese War carried it [illegible]

In all this great country of ours there is a constant weeding out process going on. The employer is constantly sending away "help" that has shown itself inefficient, incapable, or unworthy. Clerks are needed, but clerks are within call. Summon any one and he comes a-running, but when you ask him to look up the encyclopedia and make a brief memorandum for me concerning the life of Correggio, he will want to ask a few questions first.

Will the clerk quietly say, "Yes, sir," and go do the task?

What's the matter with Charlie doing it?

And I will lay you ten to one that after you have answered the questions, and explained how to find the information, and why you want it, the clerk will decide to look it up himself. And he will do it with many reservations, and mutterings to the effect that he doesn't see why he should be hired to do other people's work. I want him to be courteous, and nothing more. I want him to stand straight, look me straight in the eye, and say, "Right away, sir," and do the work. Can such a man be entrusted to carry a message to Garcia?

I know you believe he can. Your writing implies it. But I have carried many letters for you myself, and I have seen others carry them, and I know by experience that the average man is lacking in intelligence, and shows no interest in anything beyond his immediate wage. Indifference, lack of concentration, half-heartedness, and love of pleasure are stronger in him than red corpuscles. Without these forces we should have no world movements, no progress, no earthquakes.

And the "homeless wanderer searching for honest employment," and with all the sympathy expressed for the sick and afflicted, locked warily at the hand that fed him, and the "homeless wanderer searching for honest employment," and with all the sympathy expressed for the down-trodden "denizens of the sweatshop" are hard and work is scarce, the sobbing is done finer—but out and forever out the man who can do things.

Can such a man be entrusted to carry a message to Garcia, his answer would probably be, "Take it yourself!"

To-night this man walks the streets looking for work. He has been refused employment a dozen times to-day. He is sick at heart. He has a family. He knows you have a job for him, but you are busy. He is sure you are busy. He is sure you will refuse him. He has been refused so many times. Perhaps you will say that you are busy, too, and have no time to look at him. But he goes away, and you say to yourself, "I'm sorry for that man, but I have no job for him." Then you continue reading your paper, and form your opinion of the Administration, or the Democratic party, or the Republican party, or the Socialist party, or the Prohibition party, or the Methodist Church, or the Baptist Church, or the Catholic Church, or the Jewish Church, or the Buddhist Church, or the Mohammedan Church, or the Presbyterian Church, or the Episcopal Church, or the Unitarian Church, or the Universalist Church, or the Christian Science Church, or the Mormon Church, or the Seventh Day Adventist Church, or the Salvation Army, or the Y.M.C.A., or the Y.W.C.A., or the Boy Scouts, or the Girl Scouts, or the Camp Fire Girls, or the Red Cross, or the Knights of Columbus, or the Elks, or the Moose, or the Masons, or the Odd Fellows, or the Rebekahs, or the Daughters of Rebekah, or the Daughters of the American Revolution, or the Daughters of the Confederacy, or the Daughters of the Republic, or the Daughters of the Pilgrims, or the Daughters of the Colonial Wars, or the Sons of the American Revolution, or the Sons of the Confederacy, or the Sons of the Republic, or the Sons of the Pilgrims, or the Sons of the Colonial Wars, or the Grand Army of the Republic, or the Veterans of Foreign Wars, or the American Legion, or the Spanish War Veterans, or the Mexican War Veterans, or the War of 1812 Veterans, or the Revolutionary War Veterans, or the French and Indian War Veterans, or the King Philip's War Veterans, or the Pequot War Veterans, or the Indian Wars Veterans, or the Civil War Veterans, or the Spanish War Veterans, or the World War Veterans, or the Veterans of Future Wars.

To-night this man walks the streets looking for work. He has been refused employment a dozen times to-day. He is sick at heart. He has a family. He knows you have a job for him, but you are busy. He is sure you are busy. He is sure you will refuse him. He has been refused so many times. Perhaps you will say that you are busy, too, and have no time to look at him. But he goes away, and you say to yourself, "I'm sorry for that man, but I have no job for him." Then you continue reading your paper, and form your opinion of the Administration, or the Democratic party, or the Republican party, or the Socialist party, or the Prohibition party, or the Methodist Church, or the Baptist Church, or the Catholic Church, or the Jewish Church, or the Buddhist Church, or the Mohammedan Church, or the Presbyterian Church, or the Episcopal Church, or the Unitarian Church, or the Universalist Church, or the Christian Science Church, or the Mormon Church, or the Seventh Day Adventist Church, or the Salvation Army, or the Y.M.C.A., or the Y.W.C.A., or the Boy Scouts, or the Girl Scouts, or the Camp Fire Girls, or the Red Cross, or the Knights of Columbus, or the Elks, or the Moose, or the Masons, or the Odd Fellows, or the Rebekahs, or the Daughters of Rebekah, or the Daughters of the American Revolution, or the Daughters of the Confederacy, or the Daughters of the Republic, or the Daughters of the Pilgrims, or the Daughters of the Colonial Wars, or the Sons of the American Revolution, or the Sons of the Confederacy, or the Sons of the Republic, or the Sons of the Pilgrims, or the Sons of the Colonial Wars, or the Grand Army of the Republic, or the Veterans of Foreign Wars, or the American Legion, or the Spanish War Veterans, or the Mexican War Veterans, or the War of 1812 Veterans, or the Revolutionary War Veterans, or the French and Indian War Veterans, or the King Philip's War Veterans, or the Pequot War Veterans, or the Indian Wars Veterans, or the Civil War Veterans, or the Spanish War Veterans, or the World War Veterans, or the Veterans of Future Wars.

My heart goes out to the man who does his work when the "boss" is away, as well as when he is present. The man who, when given a letter for Garcia, quietly takes it, and never asks any dumb questions, but simply buckles in with a will, and delivers the letter, does not return with any answer, but comes back and says, "I have delivered your letter to Garcia," is the man who is needed in every office, city, town, and village—in every office, shop, store, and factory. The world cries out for such a man. He is needed and needed badly—the man who can carry a Message to Garcia.

The Abandoned Room—Continued from page

[illegible] to special desire now [illegible] letter to be delivered to Garcia; Rowan took the letter and did not ask, "Where is he?"

[illegible] and. It is not book-learning young [illegible] carry a message to [illegible] beckey of the average man—the inability

[illegible] graveyard, the few things Bobby and [illegible] Paredes had helped Maria to the waiting [illegible] mamon's hand; "but never here again.

[illegible] fully, "that the ghosts aren't here."

[illegible] the Panamanian strolled back to the automobile. Graham's embarrassment made [illegible] all uncomfortable.

"You have not said [illegible] you apart?"

[illegible] nocent. I believed the best way to prove

"Come, Hardey," Bobby cried. "I was [illegible] of us—for having had it out."

Graham murmured his thanks. He [illegible]

Bobby and Katherine were left alone to [illegible] melancholy walk. At the curve of the driveway they paused and looked back.

(THE END)

Heroes I Have Known

By CAPTAIN A. P. CORCORAN

EVERY man at Gallipoli had privately made up his mind that he would never leave the peninsula alive. The Turks commanded all the heights, and the slaughter was terrible. Men who have given up the hope of living perform acts of heroism almost unbelievable. Here is Captain Percy Hanson, for example, who, under heavy fire from the Turkish batteries, single-handed rescued six wounded men. For which the King was graciously pleased to grant him the V. C.

"A HERO," says a very large and weighty dictionary, "is a man renowned for fortitude, valor, or bold enterprise."

A dictionary, I have discovered after a long experience of war, is quite right—within certain limits. It is right in the case of Cosgrave, a sergeant in a Munster regiment. And the twelve engineers of Soissons certainly showed fortitude untold. But how, I wonder, would a dictionary classify Michael O'Leary, V. C., and a friend of mine who now wears the ride of D. S. O., but who, to us, was little more for some time than a darn fool whose folly was of a very dangerous order?

Heroes, every one of them, according to British annals, you understand, but with a difference, when you know the real stories. Let me tell them. Then you can judge each case for yourself.

I'll take Michael O'Leary first, for his reputation looms large.

"One Irishman," declared the war journals, relying on Michael for corroboration, "is equal to eighteen Germans." They were right. Michael captured eighteen alone.

In the early days of the war regular trenches were unknown. The men lived in scrape-outs, or, as they called them, "funk-holes." These scrape-outs were disconnected, uncomfortable places. Here you would have fifty yards; there one hundred and fifty. The men in them were extremely unhappy.

Now, it happened that Hero O'Leary was encamped in one of these. He had been there for several days. Not only was he uncomfortable, but he was bored. Fighting was dull; and, being an Irishman, he wanted action. Moreover, it must be confessed, he was thirsty.

"Betcha a ration of rum," volunteered one of his company who was suffering from the same complaints, "you won't go out, Moike, and bring back a Hun."

"Begob I will," said the son of Erin, scenting relief in sight. And out he went without further ado.

How he did it is no matter. The fact remains. Michael O'Leary killed and captured eighteen Germans and took a "funk-hole" all by himself. Report has it that his weapon was an empty meat-tin that, to the Boche, looked like a very unpleasant species of hand grenade. And the result? Michael O'Leary is a hero for life, and nations have sung his praises. And the sole motive for his heroism was a ration of rum. Billy Sunday, what have you to say to this?

A Hero Because He Wanted to Die

NEXT comes that friend of mine, a man of a very different order—cold, stolid, about as animated as a statue when necessity did not force him to move his muscles. A very careful man, however, with a stern sense of his duties, but absolutely lacking in enthusiasm.

It happened that, after a very uneventful term in France, this man was sent home on leave of absence. He was not two days gone, when Cupid accomplished what Mars had utterly failed to do. R—— fell hopelessly, helplessly in love. She must have been a charmer to make this stone man melt. But, alas! she was also a deceiver. Having raised him to the heavens of joy, she plunged him to the hell of despair. He returned to the front no longer a statue, but an untamed tiger instead.

Cold before, he became fiery now. Where he had been careful, he now became reckless. Was there a chance of getting shot? He rushed fearlessly in. He exposed himself in and out of season.

Risks were the breath of his life, for all he courted was death. There could be no doubt of it.

He wanted to get killed.

But did he? Nor at all!

So unheard of was the fortitude and enterprise he displayed—so it seemed to his uninitiated superiors—that his feats reached the ears of the general. Forthwith he was recommended for a D. S. O. He got it. Somehow, it restored him to his senses. Henceforth, I have no doubt, that man will do his duty; but I scarcely think it will ever bring him higher honors.

Bravery, you see, lurks under many guises. Only sometimes, rare times, does she appear in her true colors—a cool, calculated disregard for danger, when a man faces death with his eyes wide open, with full knowledge and generally a little fear of the event. When you meet her under such circumstances, you stand bareheaded, a little reverently, and your enthusiasm comes nearer to tears than to triumphal pæans.

He Pulled Up the Barbed Wire

LET us take Sergeant Cosgrove first. His feat was performed at Gallipoli. In reading his story you must bear in mind that there was no need for him to act as he did. He might have stayed where he was and still done his duty, as many another did the same day.

It happened, when the British were attacking the Turks, that they ran up against some of those barbed-wire entanglements which no instrument then known seemed to be able to cut. So close, too, were the trenches at that time that the artillery could not be brought into action because of the danger of hitting our own men. Raid after raid had been made, but all to no effect. The wire-cutters failed every time. Finally, Sergeant Cosgrove hit on a plan of his own.

Ordering his men to remain in their trench until such time as they should receive his signal to attack, he himself stepped coolly over the parapet and walked across "No Man's Land."

He was a big man, and strong with the muscle of Munster, or he could never have accomplished what he did. For, laying hold of the stakes which held the wires in place, he heaved them bodily out of the ground. Finishing one, he ran to another. The Turks were busy "potting" him all the time. They hit him, but still he went on. Out came more stakes. He had cleared one hundred yards, and then came his long-looked-for signal. With the ground prepared for them, his men rushed through, and succeeded, where for days they had failed. By some miracle, their sergeant survived.

Some Engineer Heroes

BUT the palm for heroism goes to the twelve engineers who lost their lives at Soissons. It was at this town that the French and British joined forces. It was in the early days of the war. Both armies were on the retreat, and the Germans were pressing them close. In an effort to delay the oncoming of the enemy, it was decided to blow up a bridge.

The British had crossed. The explosive had been laid, and twelve engineers remained behind to detonate them, once the French were safely over. But hardly had our allies got over the bridge when the Boche appeared behind.

Out dashed Engineer No. 1. A shot finished him. Number 2 rushed forward. He was killed. Out came Number 3. Killed. And so on, one after another, until it was Number 12's turn. He again, but not dead! He was just ten yards from the electric battery. Could he make it? On he crawled, with shot riddling his body. He reached it, pushed the switch, and died. Up went the bridge with half a German army corps. The engineers were awarded posthumous V. C.'s.

Probably, if your ideas of heroes are derived from the reading of daily papers, your prejudices run entirely in favor of the men in the air. Being a novelty, they are the darlings of the day. But, with all due respect to them,—and they deserve a great deal,—they are receiving more than their due share of attention.

Compare the work of the average aviator with that of the average infantryman, and see where the balance of bravery lies.

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A Typical Tommy

SAY Tommy is attacking. He sallies out of his trench. His way lies across No Man's Land. What meets him? Machine-guns, rifle fire, shells. If he gets across—which is doubtful—he has only begun his work. Then the real fun begins, with the play of the bayonet or perhaps the butt of a gun. Compared with No Man's Land, the air is a pleasant place. Compared to a hand-to-hand scrap in a seething trench, an air battle is a joyous encounter. Besides, an aviator has only himself to look out for, and a Tommy is surrounded by friends—generally in need. Just to show how he looks out for them, let me conclude with this story. I have forgotten its hero's name:

He was wounded in the fight of Gallipoli. Beside him was a chum more seriously hurt. They had no water, and they were far from help. Yet that wounded man dragged his helpless friend for four miles on a shovel back to safety. It took him thirty hours to do it, and his way lay over hot sand-hills.

Think him over reader. He was a typical Tommy.

What Water Did for Me

FOR four years I had suffered mental and physical anguish. Not only was I the victim of indigestion that appeared to be chronic, and of constipation in its worst form, but these two disorders brought with them the attendant ill of a complexion so unsightly that I became disheartened and discouraged, and life really appeared a burden to me.

I sought the advice of many specialists in those four years, and the best I ever got, after religiously following their instructions, was temporary relief from sometimes one, sometimes another, of my afflictions. In those four years I think I must have spent somewhere around fifteen hundred dollars—all to no avail.

One day I happened to read in a magazine a treatise upon water drinking and its effect in eliminating the waste matter of the human system. Something in the common-sense arguments in favor of copious water drinking advanced by that article got hold of me. I concluded that a careful experiment would leave me no worse than I was, anyhow, and so decided to try the water cure.

Here is my regime: Upon rising in the morning I would drink, very slowly, two glasses of hot water, breakfasting some fifteen minutes later. Between breakfast and luncheon I drank a glass of water (not too cold) every half hour, and with the same regularity between lunch and dinner, finishing the day with a glass of hot water just before going to bed. I did not, however, drink any water with my meals, nor for one hour afterward. I ate no white bread, choosing only the whole-wheat variety.

After one month I noticed a change, and from then on I kept gradually getting better, until at the end of a year I was well. I was rid not only of the two primary ailments, but of the distressing skin disorders as well.

This all happened three years ago. I now have health and to spare, and can eat anything I please without fear of its disagreeing with me; yet I have never relinquished the water-drinking habit, and seldom drink less than twelve or fourteen glasses a day. M. G.

Have you learned anything by living which might make life easier or happier or more profitable for other people? Think this over: we pay for human documents like this.

Next Week—*Your Letters*

NEXT week we publish the letters you wrote us on "The Best Investment I Ever Made." A little later we shall publish what you had to say on "How I Went into Business for Myself," and "What the War Means to Me," and still later the letters on "My Marriage." And, by the way, there is still time to send your letter on the last subject: the contest does not close until October 17th. Turn back to the announcement in the September 3d issue, and write your letter to-night.

What subject would you like to have us announce for one of these contests? As you look around at people, what about them most appeals to your curiosity? What question would you like most to ask them, if you could? We want this magazine to be edited just as largely as possible by its own readers. Send along your suggestion for a contest title: let's see how good an editor you are.—THE EDITOR.

An Answer to Some Questions About Your Money

By CHARLES R. BROWN

HERE are some questions recently received by this magazine:

Have you any booklet or information on marginal trading? I would greatly appreciate some information in regard to this subject.

If a man can save several hundred dollars a year, what definite, reliable medium can you propose to bridge the gap between the vast army of savings banks depositors and the proposed investments? Could not our Federal or State officials consider the establishment of a bureau that can command the confidence and respect of all?

The layman knows no one in the financial world that he can safely trust with his earnings. He cannot distinguish the glib-tongued solicitor of one firm from the elaborate literature and printed promises of another. What protection has the layman?

How can I buy a baby bond, as per your suggestion, until I have enough money to pay for it?

My discussion of these questions must be understood to deal solely with investments, not with speculative operations. There is nothing mysterious or highly technical about buying securities. You purchase them as you do other property. If they consist of shares of stock, you become a partner in the enterprise and—if the investment is a sound one—receive a dividend check as your part of the profits. If you buy bonds, you become a creditor—you lend your money, which is repayable at a specific date, and you secure your interest by cutting off the coupon attached to the bond, cashing it (semi-annually, as a rule) through your bank.

That is all there is to it, if you have the money in hand to pay for the securities in full. Both shares and bonds may be registered in your name, if you desire, in order to preclude possibility of loss.

It is where you have not the full amount of the purchase money available that the question of "margin" comes in. You still are buying definite property, but you desire to pay for it piecemeal—you desire to adopt this method of investing your

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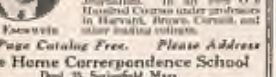

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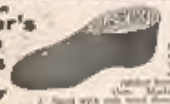
in **Parker's Arctic Socks**



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Moore Push-Pins, Made in 3 sizes, Glass Heads, Steel Points } 10c per pkt.

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savings gradually. I am speaking now of the *use* of margins—not their *abuse*, which is an entirely different matter.

Let us take as an illustration the question of saving to build a house: Having a lot "free and clear," and possibly a few hundred dollars in addition, you apply to a building loan association. You buy shares in the association, and undertake what really is the periodical payment plan of building a home. Your house plans must first be approved and the desirability of the location passed upon by the experts of the building loan association. The stock broker through whom you purchase should occupy the same expert position in the case of securities as the experts of the building loan association do in regard to your real estate transactions. The funds you directly invest in your land and the ever a savings that you first utilize correspond to the "margin" deposited with your broker in the purchase of securities.

Where you have a large part of the cost of your proposed building already available, the procedure is somewhat different. In this event you merely take proper precautions as to the title of your land and the responsibility of your architect and builder. When your own money has been spent, then you go to a savings bank or some other lender and borrow on bond and mortgage whatever you need to complete your house. This transaction, too, has its counterpart in the purchase of securities. All that is necessary is to decide what particular stocks or bonds you desire. You pay in to your broker, of whose responsibility you have full assurance, the funds you have on hand. He will go to the bank and borrow the remainder for you, the bank holding your securities until the full amount of the loan is paid. Usually the broker "bunches" your loan transaction with those of his other clients, and for his own convenience obtains what may be termed a blanket loan. Your actual payment of cash to this extent becomes a "margin"—though, on account of the abuse of the margin practice in speculative transactions, the term seems to be going into disfavor. Some brokerage houses to-day avoid its use entirely.

On a recent visit to Chicago I had a most interesting conversation with the head of one of the West's largest financial institutions. He explained his plans for "making bankers" out of his clerks. He begins at the beginning by offering a direct incentive to save under his own supervision. He urges his young men to accumulate $500, then to buy a $1000 high-grade bond, that pays, say, 5 per cent. The bank will itself lend the remaining $500, holding the bond as security.

As soon as the loan has been paid off the clerk is urged to purchase another $1000 bond, the bank supplying in this case the full $1000 requested and taking both the bonds as collateral fo the payment of the new loan. The entire transaction is carried on within the bank itself. Care is taken that the bond is a stock exchange security, which makes it instantaneously salable in the event of the clerk desiring to withdraw from the transaction.

This is a concrete instance of the legitimate operation of margins. In the first instance the "margin"—the security—was the $500. The bank would lend the remaining $500 at 5 per cent. and not improbably at less. As the clerk was cashing two coupons of 2½ per cent. each on his bond each year, it clearly was costing him nothing for interest on the $500 he borrowed. One hand was washing the other. Then, too, as he reduced his loan the interest charge was correspondingly reduced and the proceeds of the coupons became on a larger scale his own.

When the loan on the first bond was paid, then he deposited that bond as "margin" or collateral for funds to purchase the second bond. Thus the bank, having good collateral worth $2000 on hand, was amply protected in lending the $1000 new purchase money, and would most likely name a low rate of interest, say 4 per cent. In that event the clerk would be receiving full interest at 5 per cent. on $2000, namely $100, and if he borrowed $1000 at 4 per cent he would pay only $40 to the bank, thus realizing a net profit of $60—to apply, with whatever additional savings he could spare, to pay off the second bond. Obviously, this method of saving could be continued year after year.

This may seem a trifle technical, but it is real banking practice.

The same transaction could very readily have been carried out through a broker, though the latter would probably add his commission to the interest rate charged on the bank loan.

A point worth while keeping in mind is that in transactions of this kind there is no favoritism, no obligation. It is the broker's business to buy and sell stocks. A bank will usually be willing to name a responsible brokerage house to one of its clients. This will be one of the sources of protection that our "layman" friend asks. The latter can certainly protect himself, however, if he will avoid equally the two great obvious dangers he himself refers to, namely, the "glib-tongued solicitor of one firm" and the "elaborate literature and printed promises" of another.

Responsible brokerage houses are not very difficult to find. The large exchanges exercise the most careful supervision of their own members and the highest grades of magazines will not knowingly permit fraudulent concerns to advertise in their columns.

As to the proposal made by one correspondent of a government bureau, that is obviously impossible. If he desires government assistance in investment, he can obtain it readily by buying Liberty bonds.

Free Booklets You May Have for the Asking

Partial-Payment Combinations, a circular which gives definite suggestions for the purchase of time-tested stocks on the partial-payment plan has been issued by John Muir & Co. Copies may be had on application to the main office of the firm, 61 Broadway, New York City.

For the re-investment of interest and dividends and the purchase of securities on part-payment, Lloyd & Drexel are issuing a valuable booklet. Ask for E. 28.

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Information of value for the average investor on $100 bonds and other securities yielding 5 to 7 per cent. is supplied by Coleman & Reitze, 50 Broad Street, New York, through their weekly market letter, *The Financial Review*, which will be supplied if requested. Address Department E. W.

Events of the time have more significance for the investor than for the general reader of news, for they often seriously affect financial interests. The meaning of what is happening is made clear in the *Bache Review*, the widely known publication, which also presents investment suggestions. Copies mailed free on application to J. S. Bache & Co., members of New York Stock Exchange, 42 Broadway, New York.

The Odd Lot Review, published every Saturday, aims to reflect in brief and comprehensive style the principal developments affecting values in standard securities. Sample copies will be sent on application to the offices of the publishers, 61 Broadway, New York City.

Their booklet, "We're Right on the Ground," outlining in a comprehensive way the advantages of farm mortgages as a safe investment, won for W. J. Lansley & Co., Grand Forks, North Dakota, third prize in the contest of the recent St. Louis Convention of the Associated Advertising Clubs of the world. Offered free to readers of this magazine.

Your income can be materially increased by selection of season securities which pay attractive dividends. Without any obligation on your part, Howland & Company, 62 Broadway, New York, will send you list of such securities, with valuable suggestions, as well as explanation of the monthly investment plan. Ask for booklet 80-E. W. Free upon request.

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The value and desirability of farm mortgages are being appreciated more than ever these days. An interesting booklet on the subject has been issued by the Oklahoma Farm Mortgage Company of Oklahoma City, which specializes in 6 per cent farm mortgages on Oklahoma, Texas, Arkansas, and Louisiana farm property. List 203 will be furnished free on request.

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